

# The National Underwriter

LIFE INSURANCE EDITION

THURSDAY, JULY 7, 1921

## Fixed for Life

That is the way Central Life men regard their contracts. Not in the narrow sense of settling into a rut; but in the broad sense of having secured the means of working effectively on a definite plan that insures increasing returns. They know that each year will find them better off than the preceding year and further ahead than they could be without their connection.

The company's sane, aggressive spirit of progress and friendly interest in its agents' welfare, make conditions and remuneration so satisfactory that it is a rare thing for a full time man to give up his contract.

Agents who want to be "fixed for life" should investigate the ground floor opportunities in this company that has neither a scandal behind it nor a cloud ahead of it.



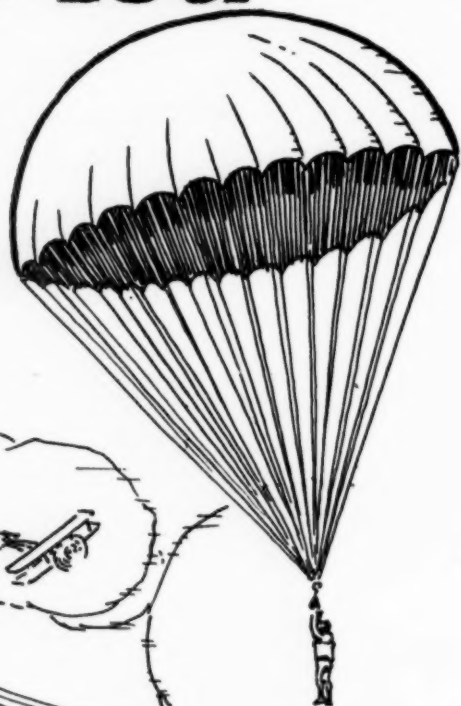
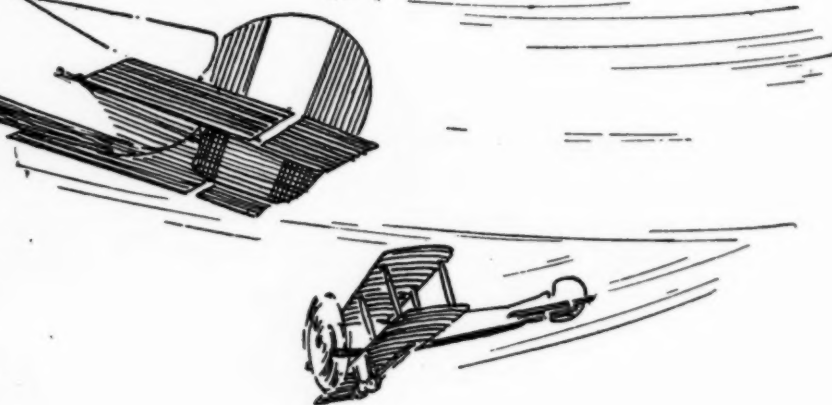
OTTAWA, ILLINOIS



# Above Them All-The Ace

The ACE

We're Dropping  
a Message ~  
to You ~ ~ ~



Our New Accident and Health Department opened for business June 15.

We now offer unexcelled service in Life, Accident, Health and Group Insurance.

Whether you are interested in one or all of these lines, you are cordially invited to negotiate for territory.

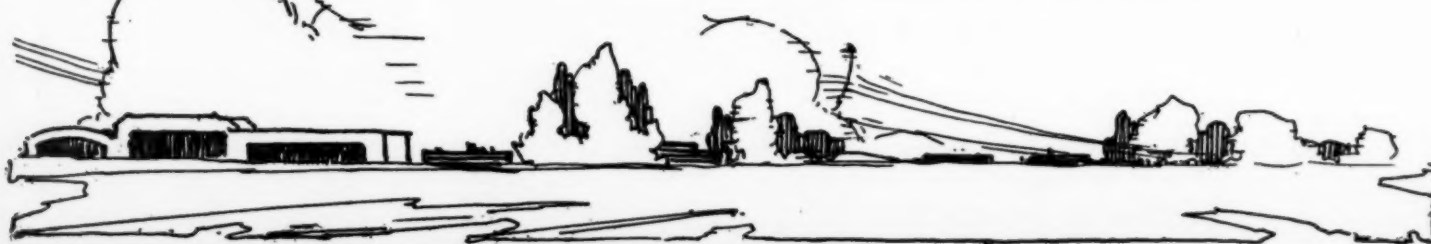
Our Expansion Program calls for big men equipped for leadership. Our agency contracts are attractive.

Drop US a message and we'll tell you all about the ACE and other New Accident and Health Policies.

**Missouri State Life Insurance Company**

*M. E. Singleton, President*

**Home Office, St. Louis**





# The National Underwriter

## LIFE INSURANCE EDITION

Twenty-Fifth Year No. 27

CHICAGO, CINCINNATI AND NEW YORK, THURSDAY, JULY 7, 1921

\$3.00 per year, 15 Cents a Copy

### NORTHWEST CONGRESS MEETS AT MADISON

Nearly 300 Life Men From Six States Attend Sixth Annual Convention

### SPLENDID TALKS HEARD

A. C. Larson of Central Life Presides As President—1922 Meeting Goes to Minneapolis

MADISON, WIS., July 6.—Life insurance men from Wisconsin, Iowa, Nebraska, North Dakota, Minnesota and South Dakota gathered here last week for the sixth annual convention of the Northwest Congress of Life Underwriters. The attendance was smaller than at any other meeting of the organization, there being not quite 300 present. The shrinkage in attendance is accounted for by the fact that the sessions were held during a time when the weather was sizzling hot. On Friday and Saturday of last week, new high temperature records were hung up in Madison. The mercury in the thermometer was near the bursting point most of the time. Those who attended the meetings sweated and sweltered and went coatless and hatless and consumed large quantities of so-called refreshing drinks, and did everything else possible in an effort to keep cool and comfortable, but it was impossible. Even the speakers were unable to get the customary amount of enthusiasm into their remarks because of the deactivating effects of the weather.

#### Next Meeting to Minneapolis

Minneapolis was selected as the next meeting place. No officers are elected by the Northwest Congress of Life Underwriters for the reason that under the provisions of the constitution and by-laws the officers of the local life underwriters' association in which the annual meeting is held automatically become the officers of the Northwest Congress. The executive committee of the Northwest Congress is composed of the presidents of all of the local life underwriters' associations in the six states embraced by the Congress. At present, O. L. Edwards of the Equitable Life of New York is president of the Minneapolis association, and C. N. Patterson of the Union Central, secretary. However, the annual meeting of the Minneapolis association is held in January, and it has been the custom for the officers of the organization to serve only one term. It seems probable, therefore, that Mr. Edwards will not preside at the next meeting of the Congress as some one else will probably be selected to head the Minneapolis association at the next annual meeting.

#### Omaha Wanted Convention

Omaha, Neb., sent an invitation for the next annual meeting of the Congress. M. M. Deming, superintendent of agencies of the Western Life of Des Moines, made a speech in behalf of

(CONTINUED ON PAGE 2)

### NORTHWEST CONGRESS NEWS AND NOTES

AFEW companies and general agencies held conventions of their own just prior to or during the time that the Northwest Congress was in session. A. C. Larson, president of the congress, called in his principal producers to the number of about 72 and held some red hot business sessions.

Wisconsin National Life agents held a get-together meeting on Thursday afternoon, followed by a banquet in the evening. E. A. Hanks, secretary and acting superintendent of agencies, presided. R. S. Martin, assistant secretary and auditor, was also present. The meeting closed with the passing of a resolution by the agency force, extolling the late James E. Foute, former superintendent of agencies, who died suddenly June 4.

F. L. Conklin, secretary of the Provident Life of Bismarck, had 15 of his biggest producers at the meeting, and a few business sessions were staged while the meetings of the Northwest Congress were not being held.

Harry L. French, general agent at Madison of the Northwestern Mutual, held a business meeting for his largest writers. M. J. Cleary, vice-president of the company, made the principal address.

Madison, "the four lake city," was an ideal spot for the meeting. It nestles in the center of four of the finest inland lakes in the country. It is only necessary to walk to the foot of almost any business street in Madison to come upon one of the lakes. Because of the excessively hot weather, those attending the convention made frequent use of their bathing suits. Bathing, launching and sailing parties were popular. To a majority of the visitors Madison was a veritable summer resort, offering all of the attractions to be found in the most popular watering places of the country.

All of the business sessions of the Northwest Congress were held in the Orpheum theater. It was perhaps the coolest meeting place of its kind in the city. The ordinary auditorium or hall would have been uninhabitable owing to the extreme heat. While it was too hot to be comfortable in the theater, any other gathering place would simply have been out of the question. From the standpoint of the speakers and the audience, the theater was as comfortable as could have been expected under the circumstances.

"The Wisconsin State Journal" of Madison issued a special insurance extra on Friday afternoon. The edition was very largely devoted to the proceedings of the Northwest Congress. The Madison agency of the Northwestern Mutual Life of which Harry L. French is manager purchased several hundred copies of the edition and distributed them to those attending the meeting.

On Saturday afternoon complete fight returns from the ringside of the Dempsey-Carpentier battle were read by a local entertainer, Martin L. Dunn. When it was announced that Dempsey

was the winner the applause was scattering and half-hearted.

The Madison Association of Life Underwriters offered three prizes to the shop-keepers of Madison for the most attractive window display depicting the need and importance of life insurance. Altogether, seven merchants of Madison prepared windows in competition for the prizes. Some of the displays were very attractive. The first prize went to the Keeley-Neckerman Company. A committee consisting of Miss Edith Brant of Minneapolis, Ray C. Olson of Milwaukee and A. F. Colwell of Fargo made the awards.

A few rumblings of discontent were heard in the hotel lobbies and among certain groups, the complaint being made by some that the National Association had too prominent a place on the program. It was pointed out that Orville Thorp, president of the National Association, gave two talks in one day and that Charles W. Scovel of Pittsburgh, who toured the country recently with Mr. Thorp, also had a prominent place among the speakers. Both Mr. Thorp and Mr. Scovel appeared at the one-day sales congresses held in Minneapolis, Fargo, Omaha and Milwaukee, and many of those who attended the Northwest Congress meeting had heard their speeches at some one of these gatherings. It was declared by some that their talks were "old stuff" and should not have been given. It was contended by a number that their places on the program should have gone to life men who are interested in the Northwest Congress primarily.

As is known, the Northwest Congress came into being as sort of an insurgent organization. When it was organized, the feeling existed among several life men in the Northwest that their section of the country was being given insufficient recognition by the leaders of the National Association, and that it was incumbent upon them to create their own body. This was done and independent meetings had been held until this year when, it is felt by some, the National Association was given too prominent a part.

There was some disappointment expressed over the failure of South Dakota to send a delegation to the Madison meeting. Last year's convention of the Northwest Congress was held at Sioux Falls, and it was hoped that interest in the movement had been stirred up among South Dakota life insurance men, and that there would be a strong contingent from South Dakota this year. This, however, was not the case, perhaps due partly to the fact that Madison is located at the extreme eastern edge of Northwest Congress territory.

There were no less than seven insurance journalists reporting the meeting. They held forth in the wings on the stage and made an imposing looking battery.

### MEETING AT MADISON PEPPY AND PRACTICAL

Hot Weather Fails to Dampen Ardor of Either Speakers or Audience

### FULL STORY OF MEETING

Notable Program of Addresses Delivered Covering Problems of Day in Life Insurance

MADISON, WIS., July 6.—Promptly at 10 o'clock A. C. Larson, as president opened the sixth annual meeting of the Northwest Congress of Life Underwriters in the Orpheum theatre. E. C. Worster, pastor of the Second Congregational Church, delivered a prayer. Some enthusiasm was engendered by E. B. Gordon, professor of music and chief of the Bureau of Community Development of the University of Wisconsin, who led the congregational singing. He taught the audience some new songs and livened things up rather decidedly. A. C. Larson was brief in his opening remarks. He said that 100 percent optimism should be the keynote of the meeting. He reminded his hearers that life insurance is the one institution that prospers during a period of unrest, reconstruction, uncertainty, tightening of credit and slow business. He declared that it is the safety valve that regulates the pressure of business at all times.

#### Welcome From Governor Blaine

Governor John J. Blaine delivered the address of welcome. He was exceptionally complimentary in his discussion of life insurance. "Life insurance is a legitimate business," the governor said, "and a legitimate business will never be attacked because it does not undertake to influence legislation.

"There were companies that brought life insurance into disrepute some years ago. But here in Wisconsin we have not had the contest other states have had. Of the 600 lobbyists in Madison during the six months in which the legislature has been in session, life insurance companies have had very few."

#### Response by Sidney Foster

The response to Governor Blaine was made by Sidney A. Foster, vice-president of the Royal Union Mutual of Des Moines. He said that during the last nine months not less than \$1,000,000 has been loaned on life insurance policies. This money was distributed among those who needed it at a time when the banks would not undertake to float loans. They either could not or would not do it. The loans made by the great life insurance companies have greatly relieved the financial situation and performed a distinct and valuable service to the nation. In pointing out the importance of life insurance in the six states included in the territory of the Northwest Congress, Mr. Foster said that at present there is \$598,000,000 in force in Nebraska, \$222,000,000 in North Dakota, \$392,000,000 in Minne-

sota, \$950,000,000 in Iowa and \$757,000,000 in Wisconsin.

Platt Whitman, insurance commissioner of Wisconsin, who was to have spoken on behalf of the Wisconsin department, was unable to be present because of a meeting of insurance commissioners in New York. H. G. Brunnquell, actuary of the department, spoke briefly in Mr. Whitman's place. He told of some of the problems of the insurance department. Following his address, George A. Boissard of the National Guardian Life, took charge of the meeting. In introducing Orville Thorp, president of the National Association, he said: "I entered the life insurance business just 20 years ago today. At first I learned the names of the different companies; then I became familiar with policies, and later with the men who were producing the business. I soon heard of Orville Thorp of Texas, who is perhaps the best life insurance salesman in America today, and that is not taking in too much territory."

#### Thorp Outlines Association Plans

Mr. Thorp gave his talk on "Association Plans" which he delivered before practically all of the one-day sale congresses held earlier in the year. He described the life insurance selling situation in America at the present time, and what the National Association is attempting to do to meet present needs.

A. F. Colwell of Fargo, N. D., manager of the North Dakota agency of the Union Central Life, presided at the opening session on Friday afternoon. Professor Gordon of the University of Wisconsin led the singing and when the time arrived for the regular speakers the hall was well filled.

#### Talk by Edith Brant

"The Sales Woman" was discussed by Miss Edith Brant of the Minneapolis agency of the Equitable Life of New York. Miss Brant said that in discussing the sales woman of today there is too much of an inclination on the part of speakers and writers to analyze her, to dissect her, and to place her under the microscope. Instead of following this plan, Miss Brant simply cited the cases of a number of women in various lines of business who have made real successes of their work. She did not tell how they have done it, but rather told simply that it had been done. She did not confine her talk to sketching the careers of life insurance women, but outlined the lives of women who have made their mark in every branch of business. She told briefly of their habits, aims and methods. Miss Brant is a member of the Quarter Million Dollar club of the Equitable.

#### "Jack" Shuff Rings the Bell

John L. Shuff of Cincinnati, manager of the home office general agency of the Union Central, followed Miss Brant with his discussion of "Methods of Approach." Mr. Shuff who read a paper, said that he had never before committed his thoughts to writing. He declared that he had been forced to do this by the insurance journals who insisted upon getting from him a copy of what he was going to say. He said that he would never again write a speech. After reading his paper, he gave an informal talk and was one of the most enthusiastically received speakers of the meeting. "Jack" Shuff always has a message to deliver.

#### Schmitt and Thorp Conclude Session

At the conclusion of Mr. Shuff's talk, A. O. Eliason of St. Paul, state manager of the Minnesota Mutual, took charge of the meeting. He introduced A. X. Schmitt of Chicago, superintendent of the Prudential Life, who talked on "Industrial Insurance, the Educator."

Orville Thorp of Dallas, president of the National Association, concluded the Friday afternoon session with his illustrated discussion of "Estate Hazards." This talk Mr. Thorp has also given

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## INTERESTING MEN AT MADISON MEETING

Clifford L. McMillen and Harry L. French were two of the young men at the meeting that have risen rapidly in life insurance work, and are today at the head of two of the most important general agencies in Wisconsin. A few years ago Mr. McMillen was a partner in the general agency of Shaksheky & McMillen, general agents of the Northwestern Mutual at Madison. He commenced life insurance work when he graduated from the University of Wisconsin. About two years ago he went to Milwaukee to become home office general agent of the company. In the past 23 months his agency has put on the books \$21,193,000 of new business. He has built up a producing force of 43 men, only two of whom have ever been with any other company. He has gained some prominence through advertising his agency as "Clifford L. McMillen & Associates." He is concededly one of the most successful of the younger general agents of the middle west.

His successor at Madison, Harry L. French, has also made an enviable record. Mr. French continued in partnership with Mr. Shaksheky until May 2, at which time he became sole general agent at Madison. In June his agency force produced a total of \$1,400,000 of new business, which is quite remarkable when it is considered that the Madison general agency has for years produced about \$350,000 or \$400,000 of business per month. Mr. French has set his goal at \$7,000,000 for the year. Mr. French proved his mettle when he was sent to Wausau to succeed Charles Weinfeld as general agent there. Mr. Weinfeld had for several years held the record for writing the largest number of lives for the Northwestern Mutual. In his second year at Wausau, Mr. French succeeded in leading the list, his name having appeared on 347 applications during the year, for which he was given a home office credit of 222, this being two ahead of his nearest rival.

When John L. Shuff arose from his seat on the platform on Friday afternoon and stepped forward to commence his talk on "Methods of Approach," everyone in the audience knew that they were about to be treated to something new and different. Attired in a pair of white trousers, white and tan shoes and a natty gray checked coat, Mr. Shuff made a striking appearance. He was refreshing to the meeting as a cooling breeze. When he started to talk, those who had been lounging in their seats wondering whether the rest of the program was going to be worth staying for, sat up and took notice.

Mr. Shuff has a novel and unique manner on the platform. When he commenced to talk, 15 or 20 people filed into the theater and started to take seats in the rear of the house. "Come on down in front, folks, don't be bashful. Don't take those seats in the rear. Just get right down here in front where you can hear everything. That's all right, I know how you feel, I was poor once myself," said Mr. Shuff, addressing the somewhat flustered delegates who were trying to find some place to sit. This little bit of by-play caught the crowd. Mr. Shuff refreshed his audience. He punctuated his address with stories that hit the spot. Every once in a while he would bend down, lean forward and to emphasize a point shout, "Do you hyah me?" in a rolling southern accent. He was given a rousing hand when he sat down.

A. C. Larson, state agent of the Central Life of Des Moines in Wisconsin and president of the Northwest Congress, is one of the most noteworthy successes in the life insurance business in the middle west. Mr. Larson has risen from the ranks. Starting as a producer in a rather small way, he has built up an agency organization in Wisconsin

of 368 men who last year produced over \$10,000,000 new business. Mr. Larson is a "go-getter." He is the strongest kind of an advocate of action. His dominant idea is to do things and to explain them afterward. He believes in getting results, and discussing ways and means after the desired figure has been attained.

He handled the meeting of the Northwest Congress in Madison in excellent shape. Every speaker whose name appeared on the program was on hand at the appointed hour. There were no failures or disappointments. In the face of most trying conditions, Mr. Larson made a distinct success of the convention.

George A. Boissard, president of the National Guardian Life, and N. J. Frey, manager of the Wisconsin Life, were the two local company officials who looked after the wants of the visiting executives. Mr. Boissard is an old newspaper man and has the ability to quickly become acquainted with strangers. He is an adept at extending the right hand of good fellowship. Mr. Boissard was chairman of the reception committee.

Mr. Frey made himself useful at the door explaining the whereabouts of the ticket man, helping visitors to get badges, programs, etc. While the Northwest Congress was in session it was announced in the local papers that Mr. Frey has organized the Mid-West Health & Accident Company with a capital of \$25,000 to provide his agents with disability insurance facilities. Mr. Frey was chairman of the registration and hotel reservation committees.

Three of the four Wisconsin general agents of the Northwestern Mutual were in evidence at the meeting. Harry L. French, general agent at Madison, was very much in evidence. He had charge of the entertainment and vaudeville given at the Monona assembly grounds Friday evening.

Clifford L. McMillen, home office general agent, gave one of the principal addresses on Saturday morning. He had several of his men with him.

D. N. Cameron, general agent at Oshkosh, was in attendance. William F. McCaughey of Racine was the only one of the four not able to be at the meeting. The Northwestern Mutual has built up a splendid agency plant in Wisconsin.

A. X. Schmitt, one of the superintendents of the Prudential Life in Chicago, who spoke at the Friday afternoon session on "Industrial Insurance, the Educator," was in Gen. John J. Pershing's class at West Point. Mr. Schmitt had to leave the academy on account of an injury received during cavalry maneuvers just before graduation. He took up life insurance work, and has been with the Prudential for 35 years, being the dean of superintendents in the middle west.

Sidney A. Foster, vice-president of the Royal Union Mutual, who made an address at the meeting, was formerly a resident of Wisconsin. He drove stakes in northern Wisconsin 56 years ago. At one time he worked as a section hand on the Milwaukee railroad. He went to Wisconsin from New York at the close of the Civil War and finally drifted over to Iowa, where today he is regarded as one of the life insurance stalwarts of the state. Both his response to the address of welcome and his regular talk on "Meeting Objections" were well received.

Harry R. Cunningham, president of the Montana State Life, spoke before the weekly luncheon of Salem, Ore., business men last week. Mr. Cunningham was en route to his home at Helena, Mont., from Klamath Falls, Ore.

## NORTHWEST CONGRESS MEETS AT MADISON

(CONTINUED FROM PAGE 1)

Omaha, Nebraska is the only state in the Northwest Congress territory where a meeting of the organization has not been held. However, popular sentiment seemed to favor Minneapolis, and the vote was almost unanimous in favor of the "flour city." The St. Paul association will cooperate with the Minneapolis body in staging a big and successful meeting next year. The first meeting of the Northwest Congress was held in Minneapolis. In the future the annual meetings of the organization will be held prior to June 15. A lesson was learned from the high temperature that prevailed during the meeting at Madison.

#### Program Full of Meat

This year's program was full of good things. It consisted of a well-balanced assortment of practical sales material. Those who were so eager to absorb new life insurance selling ideas that they sat through all of the meetings in spite of the weather, were amply rewarded. They heard two talks by Orville Thorp, president of the National Association. They listened to a successful life insurance woman tell why women are successful in all branches of business life, when they undertake their work seriously and with a definite purpose in mind. They were revived, amused and helped by the talk given by John L. Shuff, home office general agent of the Union Central Life, on "Methods of Approach." They learned a few things they did not know before about industrial insurance from A. X. Schmitt of Chicago, one of the most successful superintendents of the Prudential Life. "Making Advertising Help the Agent," a talk by Prof. E. H. Gardner of the University of Wisconsin, contained some real meat for the life insurance man who has vision enough to see that advertising can be made a practical business aid. "The Field Work on an Engineering Basis," by Mansur B. Oakes of Indianapolis, president of the Research & Review Service, was a revelation to those who have never really systematized their selling methods. Clifford L. McMillen of Milwaukee, manager of the home office general agency of the Northwestern Mutual, told them the story of the building of his agency, one of the most successful in the middle west.

#### Other Features of Meeting

O. E. Seiler of Minneapolis, manager of the Phoenix Mutual Life, spoke of the "Future of the Life Insurance Man." Darby A. Day of Chicago, one of the outstanding agency leaders of the country, manager of the Mutual Life, gave a talk that was brimming with pep and enthusiasm. It brought his audience to its feet. Those who heard him speak had no difficulty in understanding why he is one of the most prosperous and able life insurance agency managers of the country. Sidney A. Foster, agency manager of the Royal Union Mutual Life, and one of the grand old men of life insurance, drew richly from his experience in his talk on "Meeting Objections." Charles W. Scovel of Pittsburgh gave his masterly talk on income insurance. From every standpoint, the meeting was a distinct success. The decline in attendance is not indicative of a waning interest in the organization, but was only the result of unsettled business conditions and weather that was too hot for even recreation to say nothing of business.

#### St. Louis Mutual Buys Building

The St. Louis Mutual Life has purchased the property at 3640 Washington boulevard and will convert the three-story double stone structure into an office building. The consideration was said to be \$37,500. At present the company is located in the Liberty Central National Bank building.



## PUTTING FIELD WORK ON ENGINEERING BASIS

Mansur B. Oakes Tells Northwest Life Congress of Advantages of the Plan

### MENTAL ATTITUDE FIRST

Physical Fitness Given Second Place—How Wheels Work on Each Other for Success

MADISON, WIS., July 2.—Mansur B. Oakes, president of the Insurance Research & Review Service, Indianapolis, speaking before the Northwest Life Congress, described the advantages of putting life insurance work on an engineering basis. He said in part:

"One life insurance man will hold that selling life insurance is a business and another will hold that it is a profession. I believe that the keynote was struck recently when selling life insurance was put on an engineering basis. The work of an engineer is at the same time highly professional and strictly business. An engineer assembles the facts and from a known point drives his lines forward for definite results.

"When an underwriter puts his work on an engineering basis he puts himself in position to render the largest possible service for the largest possible results, he can plan for success, just as he can plan to take a trip.

#### Mental Attitude and Physical Fitness

"As all engineering work is on a sound foundation, it is essential that stress be laid on the need in the field for a sound mental attitude and physical fitness. If the mental attitude is thin it will warp under strain and react upon the agent.

"One of the pleasantest things is to get from the field the stories of the effect of a vision and the results from mental attitude. Mental attitude properly directed overcomes all field troubles. An agent operating out of a little town of 364 inhabitants wrote this:

"I had made up my mind for a big week. On Monday morning I received a bunch of lapse notices on account of poor crops. But I got into the right mental attitude, and as a result of the steam that I generated for the policyholders who had lapsed, I not only saved most of them, but in addition I wrote ten applications during the week that netted me commissions in excess of \$600."

#### Three Important Factors

"The right mental attitude in selling life insurance includes three all-important factors that are often overlooked entirely in striving for success. The three factors are the church, the personal budget and the amount of insurance carried by the agent himself. I shall dwell on the third just long enough to measure the effect of sufficient insurance upon the sales success of an agent.

"Within the circle of the Northwest Congress there is a man who went broke during the week between last Christmas and New Year's Day. The price dropped out of the commodity he was handling and he found everything gone and a load of debt to meet. He turned to life insurance because it offered an opportunity to work without capital.

#### Increased Own Insurance

"In January he sold just one case of term insurance on which his commission amounted to \$2.60. As a business man he saw the wisdom of putting his efforts upon an engineering basis. The

## HIGH LIGHTS IN ADDRESSES AT THE NORTHWEST CONGRESS

"The best salesmen I know today are men who are not technical, men who would pooh-pooh the idea of being psychologists. The ideas that he develops, which differentiate him from the common herd, are what make the master salesman."—Darby A. Day.

"It is essential that stress be laid on the need in the field for a sound mental attitude and physical fitness. If the mental attitude is thin it will warp and react on the agent. Physical fitness follows very largely on the mental attitude."—Mansur B. Oakes.

"I don't believe and have never practiced any tricks to get my interviews. I have never sent a card or a message to anyone, desiring to see them, without frankly telling them my business, because I want the world to know that I am not ashamed to represent a great life insurance company, and any man who does not present his wares correctly is a coward or ashamed of his business."—John L. Shuff.

"The function of a general manager or agent is so to build his organization that it will produce a large volume of quality business for the company he represents. This can only be done by securing and developing reliable and competent agents—and it seems to me that the agent who fails in this does not give his company value received."—Clifford L. McMillen.

"Generally objections presented are but 'bluffs' to disconcert the advocate of life insurance, and it does no harm to sometimes tell the subject so. In the last analysis there is no objection you cannot overcome by sticking to the merits of the article you offer."—Sidney A. Foster.

survey of his fundamental needs showed that first of all he should apply for at least \$10,000 additional life insurance. He was carrying only \$2,000. He was told that he must plan to carry the extra insurance for the protection of his wife and two children, as he never would leave them in a more disastrous financial condition than he would leave them if he should die within a few months.

#### Borrowed Money for Premium

"He went out and found a friend who would loan him the money to pay the net on \$10,000 for the first quarter. It was a fight within himself to humble himself to borrow in the face of his debts. But the moment he made application for enough insurance to keep his family together if he should die, he was qualified to sit down with prospects and talk to them from the standpoint of what would happen to their families if they should die.

"And when prospects told him that they could not raise the premium he felt within himself the backbone and morale of a man who had raised the premium—and was not daunted—but kept on planning with the prospect until the prospect shaped his affairs so as to be able to secure the protection that he saw he needed so sorely.

#### Big Results Obtained

"On June 1 this agent told me that on the strength of the insurance he provided for his own family he had sold so much life insurance during February, March, April and May of this year, right up here under Northwest Con-

gress conditions, that he has been able not only to pay the full premium for a full year on the extra \$10,000, but to increase it so that now his own family is protected by \$23,200 of monthly income insurance, and that whereas at first it was necessary for him to walk to see his prospects in the country, he now has an automobile to see more people, he has made the last payment on a contract and secured the deed to a home for his family, and if God gives him the strength to carry out the program on which he is working, his slate will be clean of debts Sept. 1.

"There is the measure, in no uncertain terms, of the value of a single factor that enters into the composite of right mental attitude."

#### Physical Fitness Essential

"Mental attitude and physical fitness are closely allied. Physical fitness demands recognition from the standpoint of general condition and condition each day.

"The agent who is in good bodily condition may fail to count the cost of being out of prime condition for a day or two. You can trace the cost of physical impairment for a few days right through a year's business. Let me give you a concrete example in the words of an agent: 'We had too many social affairs in the evening during the past week. The children were at my parents so that my wife and I were free to enjoy ourselves. We met some fine people, but I lost sleep and mental alertness. I wrote two cases during the week for \$2,500, with premiums of \$77, but I only spent 2 3/4 hours in the field and they were draggy hours. I realize that if I had doubled the number of hours under vigor I probably would have trebled or quadrupled my results. We

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## RAPS TRICKY METHODS OF GETTING INTERVIEW

John L. Shuff Says He Always Makes Frank Statement of Business to Prospect

### WELL TREATED IN RETURN

"Methods of Approach" Discussed in Address Before Northwest Congress at Madison

MADISON, WIS., July 2.—Tricky methods of securing interviews were condemned by John L. Shuff of Cincinnati, home office general agent of the Union Central Life, in his address before the Northwest Congress on "Methods of Approach." Mr. Shuff said that in sending in a card or message to a prospect he had always stated his business frankly, and that under such circumstances he had almost without exception received courteous treatment in return. In regard to the approach Mr. Shuff said:

"There are so many avenues of approach and so much personality and individuality involved in approach that in the beginning I state that no man can tell another a distinct line of action or process of operation.

"Any man that is trying to make the insurance business a profession but has not a large vision and good understanding as to the human element should discontinue his efforts because they cannot prevail.

#### Must Be Sold on Insurance

"First of all, in order to make the proper approach you must have been sold thoroughly insurance in its finest conception, realizing that the article you are presenting cannot be duplicated by any other institution and that the subject of your approach cannot perform this most unselfish act without the co-operation of our insurance institutions.

"I am tempted to apologize for stating that common sense, enthusiasm for your work, industry and your personality are the factors that must prevail if one expects to succeed; and success to me is not in the greatest volume that an agent may be able to sell, although we are prone to look upon our greatest agent from that viewpoint. However, this is not the proper ideal of our business but the man who gives conscientiously his very soul and heart to his work, helping and advising each individual (although he buy the most limited amount) to complete the transaction with intelligence and always fitting your contract to their several individual needs, is in my opinion the greatest agent.

#### Uses Few Letters of Introductions

"I personally have never sought interviews through letters of introduction—perhaps in all my life have used half a dozen letters. However, I have through other means and methods sought acquaintanceship through service given to friends of my possible prospect, and I have always felt that a letter of introduction secured a courteous interview when I wanted my first interview to be my strongest impression and I desired same on merit, which I have found more lasting and no doubt brought greater results.

"Interviews can be gotten in various ways. I don't believe and have never practiced any tricks in order to get my interviews, and I don't mean by that that I have not tried to use my very best endeavor to avail myself of an interview at the most opportune time, etc., but I have never sent a card or a message to anyone, desiring to see them,



A. C. LARSON  
President Northwest Congress



JOHN L. SHUFF  
Union Central Life, Cincinnati

## Indiana Leads Them All

Indiana is the veritable state of leadership. It excels in many directions. It is featured in the papers more than any other commonwealth on account of the conspicuousness of its many activities.

For the time being the state holds the center of the stage because Miss Flora Mae Hackett of Monon, White County Ind., has been awarded the \$10,000 as being the most beautiful girl of all contestants from Michigan, Wisconsin, Iowa, Illinois and Indiana in the Chicago Tribune's "Beauty Contest." The decision was left to three noted artists, Pauline Palmer, Alvin Polasek and J. Wellington Reynolds.

The entire central west is interested in this contest. The artists found before them many beautiful young women from all sections. Indiana, however, won the prize.

This is but another indication of those peculiar human qualities that have brought Indiana into prominence in so many ways. Primarily, her people are home loving. They are loyal to their various communities, their cities and the state. They cling tenaciously to the traditions and history of the Hoosier commonwealth.

They have great affection for the institution of the state. They look upon Indiana enterprises as particularly fitted to deal with the people of the state.

The Central States Life of Crawfordsville, Ind., is a typical Indiana institution. It confines its business to Indiana. It has made a careful study of the state and, therefore, is fully acquainted with the conditions of each community. The home office, is, therefore, in a position to assist in a practical and intelligent way the agents in any part of the state in giving the greatest service to policyholders.

The Central States Life makes an appeal to Indiana people in a good old Indiana fashion. Its policies are liberal and make a strong appeal to Indiana folks.

Indiana offers many opportunities to life insurance men today. The Central States Life has territory that can be assigned to live men.

Come with the

## Central States Life Insurance Company

CRAWFORDSVILLE, INDIANA

If you want to write life insurance  
in Indiana

WRITE TO

**THOMAS L. NEAL**

Second Vice President and Agency Manager

President

Edwin M. Brown

Secretary

Clifford V. Peterson

without frankly telling them my business, because I want the world to know that I am not ashamed to represent a great life insurance company, and any man who doesn't present his wares correctly is a coward or ashamed of his business.

### Treat Everyone With Courtesy

"Personal appearance, cheerfulness, courtesy to those whom you reach in the outer office—particularly the secretaries and stenographers whom you may encounter at the first gate—should be treated with much deference and politeness because they will present you in turn in like manner, and I want you all to know that there are exceptions, but we are not dealing in exceptions. I want to pay tribute to a perfect response—almost without exception—to courtesies from those who might have charge of the outer office of men of large affairs and, if you are frank with them, they are almost always frank with you and to them I owe a great debt of gratitude.

"You really must have it within your soul that you are making a contribution to future generations and to society when you have interested a man in the welfare of his family and those that are nearest and dearest to him and, while I realize that we are paid for this service, it is helping the man and I have no hesitancy in letting the man know that while I am doing this work with great pleasure that I am not in business for my health and men of affairs don't expect other than these statements from you.

### Don't Knock Other Companies

"The greatest thing for the average insurance agent in the community is the contact with the public and the standing of his friends and neighbors and the citizens of his city or community. It is the greatest asset he can possess and even greater than the company he represents. Hence I have never had time in all my life to speak disparagingly of any company that was regularly conducting its business and acknowledged by the insurance superintendents of any state in which I might be plying my profession.

"I refer particularly to new companies that may be in process of organization and doing their business legitimately. It is not good business or honorable for an agent representing a larger company to discourage their success because the failure of any one company, even though it be very small, where loss is sustained by the insured, creates a distrust which is not limited in its effect, as most any insurance company at all of any size would be in the million dollar class as to assets and the press associations with their usual instinct for news naturally give it great publicity and the average man can't discriminate when it gets beyond a million.

### Cheerfulness Greatest Asset

"If you will pardon me in stating frankly that in my opinion the greatest asset to any man in any business is cheerfulness. The doors are open to a cheerful man. The world loves a smile. Hence why not use the God-given asset that your face may really shine with gratitude for the good things of life that have been so bountifully given to all of us? The right to live, to be a part of this great universe and truly you are not an agent unless you have made your contribution. The opportunities of an insurance agent are open more than any other profession on account of the fact that he does business with all classes—the manufacturer, lawyer, physician, the banker and the laborer. Hence if you as a part of and factor in your various communities are not putting your shoulder to the wheel and building America better, your agency is a failure.

### Selling to Farmers

"I recognize that many of the agents of the present day are strictly from agricultural districts and I insist that the government and we men of the larger cities have neglected and thought of agriculture as a second consideration

when it is the greatest asset in America. We have deceived ourselves by stating that our manufacturers, for whom I have great respect, were what would make America, but God in His goodness gave almost every foot of our soil in the United States for cultivation and with irrigation almost without an exception. You in this great Northwest could feed the world with intensive service. Hence the agents here must deal largely with the farmers and I speak with feeling because, until my majority, I was one of them. I know their disadvantages, and an agent can't be a success with these people unless he can speak their language. Your approach with him must be sympathetic. You should know their seasons and their ups and downs and under no circumstances should an agent approach any man until he understands something of his condition. Again I want to say that there are exceptions, but you can't be intelligent unless you can diagnose the case and you can't do that well unless you apply common sense by knowing it and being able to talk in their language. You should know wheat and cattle and corn. No class of men in the world need insurance as much as the farmers, because they, as a whole, don't carry much surplus cash through the entire year. Seasons do give them money. Hence death might occur at the wrong time, and impress upon the farmer the fact that no man of any estate of any consequence at the present time can die out of debt on account of the government and state taxes on his estate.

### State of Mind Important

"In conclusion, a large factor in approach is the state of mind of the insured. I believe from the bottom of my heart 'As a man thinketh in his heart, so is he,' and that covers my entire talk before you today. If you aren't right yourself, the world doesn't look right to you. You can't get something out of the world without putting something into the world, and, if you are making a contribution in your community, your constituents will recognize your value to society and are willing to pay you for service. The next generation of men are not going to be those who have left great wealth. It is going to recognize those men who have all through life made their contribution in service and sacrifice.

"Psychology is a word to my mind that is little understood and much abused. As I know it, it simply means 'Understand your fellow man. Know one another.' Take an inventory of self first and then an inventory of your friends. Try always to put yourself in the other fellow's shoes for a while and life may seem different."

### Interesting Life Decision

LEXINGTON, KY., July 6.—The Kentucky Court of Appeals in the case of Harden vs. Harden has held that where two people in good faith are engaged to be married, each has an insurable interest in the life of the other. In handing down the decision the court says:

"It is known to all men as a matter of common experience that when two young people are engaged to be married the affection and devotion of each for the other ordinarily operates more powerfully upon them than any other earthly consideration; that at such a time not only has the woman a reasonable expectation of pecuniary benefit from the continued life of her prospective husband, but she is looking forward to other and greater advantages, such as the making of a home and the rearing of children, and it cannot be said with any degree of reason that at such a time, in any ordinary case, mercenary or selfish motives would creep into her mind and induce her to resort to any action that would result in the loss of life of her intended.

"Looking to the spirit and the purpose of the rule which generally requires that the beneficiary shall have an insurable interest, we think it cannot be doubted that when two people are engaged in good faith to be married they each have an insurable interest in the life of the other."



## "HIGHLY SCIENTIFIC" SALES IDEA OVERDONE

Term "Psychology" Is Greatly  
Abused, Darby A. Day Tells  
Northwest Congress

### CAN HAVE NO SET RULES

Ideas That He Develops Are What  
Make Master Salesman—Don't  
Discourage New Man

MADISON, WIS., July 2.—That "psychology" and "highly scientific" features of salesmanship are greatly overdone, was the declaration made by Darby A. Day, Chicago manager of the Mutual Life of New York, in his address at the Northwest Life Congress here today.

"The art of selling—and it is an art—is very largely, I may say wholly, an acquired art," he said. We hear



DARBY A. DAY

people say, and good men, too, that salesman are born, and not made. This is the most fallacious thought that either a prospective salesman or a sales manager can acquire. Why should salesmen be born and not made any more than doctors or lawyers are born and not made? The great trouble with the average school of salesmanship today—and every business house is a school of salesmanship, and every life insurance agency is a school of salesmanship, and every sales congress is a school of salesmanship, and every sales-manager is a professor of salesmanship—and the legion of writers on salesmanship add to this trouble—is that too much stress is placed upon the "highly scientific" features of salesmanship.

#### Term "Psychology" Abused

"The average young man entering into the field of selling is confused by the great array of big terms, the most abused of which is 'psychology.' Psychology is all right, and it is used every day by every human being who has anything to do with any other human being, and no doubt the masters of psychology, the men who know more about it, the men who use it most in their work, in their everyday life, are the David Harums of small communities—the horse-trader in a farming community, the hucksters who drive their wagons from village to village, from farm to farm; the concessionaires (who, by the way, would not know themselves by that name) at

county fairs, the peanut vender at a circus—that type of people know more about psychology than the highest trained salesman in the world and the graduate of all the institutes of technology, or any of the schools or houses above referred to—and yet they don't know it by psychology or technology; they know it by common sense, by horse-sense, by frankness, by shrewdness, by effort.

#### Abashed by "Ignorance"

"And so, when they come into the field of selling in a bigger capacity, and read the lectures by men with eight or ten letters following their names, they are at once abashed by what they think is their ignorance. They are so discouraged because they believe they have so much to learn and so far to go before they can call themselves a salesman that they quit.

"I want to tell you that I think this sort of teaching is destructive and not constructive. I think we must teach our salesman when they are new and young in the business that they are not handicapped even by ignorance or by limited vocabulary, or by inexperience. We must teach them that everyone started with inexperience, that no man is born with a vocabulary, that technical knowledge is simply the result of observation and application, that in this country all men are supposed to be equal, to have been born equal and have had equal opportunity and chance—until the eighteenth amendment.

#### Keep Constantly Open Mind

"The great trouble with our field is that we do not give due credit to the constant expansion and development that is going on in the world. Since our work is not mechanical, since it cannot be routine, and because it must necessarily fit itself into the general cogs of business, and the other man's viewpoint, we must keep a constantly open mind. There can be no set rule for opening, presenting or closing a sale. The best salesmen that I know are men who are not technical, men who could pooh-pooh the idea of being psychologists, men who are not overbearing or persistent, but men who are just natural in their deportment, men who are good mixers—and not in the sense that the average man interprets that—but a mixer by being willing to take interest in other men's ideas and try to mix them with his thoughts—the sort of mixer I like, not the man that can find a place to buy a drink, or take you out to dinner, or play golf with you—the man of mixed ideas, for, after all, ideas are the only stock in trade that a man has and which he sells. The ideas that he develops are what differentiates him from the common herd, are what make him a master-salesman. These ideas and his acquaintance, his prospects, the people whom he wants to see, the people whom he does see, are the only stock necessary for him to keep—and he can be a peddler, a storekeeper, or a merchant prince, as he himself may care to be—for it is up to him.

#### Essentials of Salesmanship

In discussing the details of the selling process, and especially the close, Mr. Day said:

First.—No man should ever endeavor to sell another man something that he doesn't need, or at least, doesn't want, although many men need things that they do not want.

Second.—No man should ever sell anything that he himself is not thoroughly convinced is a good thing to sell, and will make a friend and booster of the buyer.

There are many salesmen, particularly of the older schools, who believe that successful selling depends largely upon ability to confuse, to over-ride, or to browbeat the buyer. A rapid, hurried, abstracted way of presenting to a prospect an outline of the proposition, getting the order, and withdrawing quickly before the buyer can come out of the daze in which you have thrown him, is

(CONTINUED ON PAGE 20)

## MR. SUCCESSFUL LIFE INSURANCE AGENT

Do you want to secure a General Agency for yourself? If so, read this, it is

### WORTH KNOWING

A \$5,000 Policy in the United Life and Accident Insurance Company guarantees

FIRST, that in case of death from any cause, \$5,000, the face of the Policy will be paid.

SECOND, that in case of death from any ACCIDENT, \$10,000, or double the face of the Policy, will be paid.

THIRD, that in case of death from certain specified accident, \$15,000, or THREE TIMES the face of the Policy, will be paid.

FOURTH, that in case of total disability as a result of accidental injury, the Company will pay direct to the insured at the rate of \$50 PER WEEK during such disability, but not to exceed 52 weeks, after which the weekly indemnity will be at the rate of \$25 PER WEEK throughout the period of disability. Can insurance do MORE? And why should any man be satisfied with a policy that would do less?

Annual Premium, Age 35, Ordinary Life, \$128.05.

Twenty Payment Life, \$167.10. Twenty Year Endowment, \$235.10.

### UNITED LIFE & ACCIDENT INSURANCE CO.

Home Office, United Life Building

Concord, New Hampshire

### Agency Co-operation

through direct mail advertising is just one of the features which give Fidelity field men a distinct advantage. Last year we distributed 41,341 direct leads—all interested prospects who requested information. This service, and its original policy contracts, enabled Fidelity to show an increase of 28.35 per cent. in paid business last year.

Fidelity operates in 40 states. Full level net premium reserve basis. Insurance in force over \$203,000,000. Faithfully serving insurers since 1878. A few openings for the right men.

### FIDELITY MUTUAL LIFE

INSURANCE COMPANY, PHILADELPHIA  
Walter LeMar Talbot, President

Having recently entered  
Indiana

### THE FRANKLIN

Life Insurance Company,  
of Springfield, Illinois,  
has several unusually attractive openings in that state for life men of general agency caliber.

—□—

Contract direct with the  
Company.

—□—

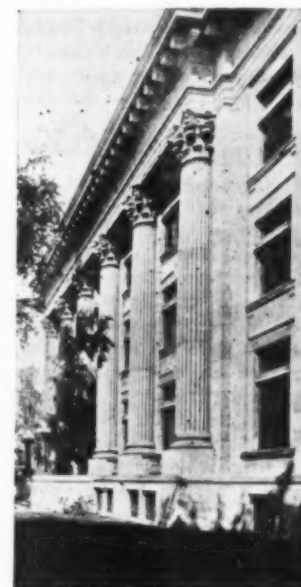
Over \$125,000,000 of insurance in force.

—□—

The remarkable growth and achievements of THE FRANKLIN LIFE are due to its traditional "Aggressive Conservatism" and the splendid co-operation between the Company and the Agency Staff.

Let us know something about your qualifications and your ambitions as an insurance man, and we will give you the details of our proposition.

Write direct to the Home Office,  
Springfield, Ill.



## THE NATIONAL UNDERWRITER

LIFE INSURANCE EDITION

Published every Thursday by THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York. EDWARD J. WOHLGEMUTH, President; JOHN F. WOHLGEMUTH, Secretary and General Manager; J. H. HIGGINS, H. E. WRIGHT, NORA VINCENT PAUL, Vice-Presidents; WILLIAM A. SCANLON, Southwestern Manager; FRANK W. BLAND, GEORGE C. ROEDING and O. E. SCHWARTZ, Associate Managers.

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GEORGE A. WATSON, Eastern Vice-President

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### Perspective in Salesmanship

THE failure of certain elements in the NATIONAL ASSOCIATION OF LIFE UNDERWRITERS to get through its proposals for a cooperative advertising campaign, financed by the companies or financed jointly by companies and agents, may be laid at several doors. But not the least of these is the belief that every application for life insurance is wrested from the prospect in a herculean struggle. Company men can see no value in advertising if it will not make sales easier and therefore more numerous.

Many agents and many company executives believe that every sale is a fight in which the agent comes out victor only because of his wonderful salesmanship.

Life insurance salesmen are not the only salesmen who refuse to admit that an order was ever secured easily and without much effort. As boys, most of us thought the home runs we batted out went further than they really did. As young men we thought we were a lot more devilish than we really were. As grown men we often think ourselves a lot more clever than we really are.

It seems to be a part of the creed of

salesmanship to believe that nothing but our own efforts were effective in getting business. This is not said with an idea of disparaging salesmen, but rather to point out a fact. The salesman immediately after the sale is too close to a part of that sale—the part he participated in—to have a good perspective of it. He is like the man who stands close to the first story of a 20-story building and looks upward. The windows do not look rectangular, the stories seem to get smaller toward the top. We know that the windows are rectangular and that the top story is the same size as the first because we have learned what perspective in buildings is.

But not everyone has learned perspective in salesmanship. Too many life insurance men overlook the fact that they are profiting today from the gospel spread in past years by their predecessors. If the agents and general agents would admit this fact to themselves and to their companies the case, which they occasionally seek to make out for institutional or educational advertising of life insurance, would be much stronger.

### Should You Fire Yourself?

LAST November an eastern cracker manufacturer made an investigation of what his salesmen and the salesmen of competing houses were telling retailers. They found that better than 80 percent of the cracker salesmen who called on the grocers and delicatessen storekeepers were not only frankly admitting poor business, but even complaining to the trade.

The president of this company called in all his salesmen. He is a huge, two-fisted gentleman, with the accent on the man. What he told his salesmen was plenty. He has followed up the remarks which he then made about optimism and pessimism with further remarks along the same line and with dismissals for those who refused to react to his

suggestions as to sales methods.

This company's business has been excellent since the first of the year. In May the volume was 55 percent greater and the accounts sold 20 percent greater (the difference in percents being accounted for by reductions in the price of crackers) than in the corresponding month of last year.

This just shows what any company organization, any general agency organization or any individual can do in this year of grace 1921 by changing its or his attitude toward business instead of waiting for the administration, or the banks, or the retailers, or some unknown force in the world to bring about changed conditions. Mental attitude is perhaps the biggest factor of all.

### Term Insurance Takes Its Place

What has become of the agitation against term life insurance?

Only a few years ago you could find plenty of people who were loaded on the subject. They said it was dangerous to the policyholder, the beneficiary, the agent and the company.

There are still some strong opponents of this form of insurance but they have certainly become less vociferous. And many of the old opponents have changed their mind.

Business life insurance and group insurance have resulted in a big volume of term business for many companies and they are getting along with it very beautifully. Many of the troubles that were expected from it have never occurred and probably never will.

Term insurance has a distinct function in the general service which life insurance can perform for society and it is performing it admirably at the present time.

## PERSONAL GLIMPSES OF LIFE UNDERWRITERS

The New York Life agents are carrying on a contest in honor of President **Darwin P. Kingsley**, who has been head of the New York Life since July 7, 1907. Mr. Kingsley sailed on Saturday on a business trip abroad. He will be gone for six weeks. The contest will close Aug. 15. Vice-President Thomas A. Buckner in speaking of Mr. Kingsley says:

"The great public knows him as an expert in life insurance and finance; as a philosopher, a thinker, a writer and a patriot. Few, however, know Mr. Kingsley, the man. Like most modest men, only his close personal companions and friends get really to know him. His greatest qualities as I know him are those of sterling integrity and love of truth. "Policy" does not enter into his mind or acts. He loathes cant and hypocrisy in business, religion, and in social life. He is a hard worker mentally and physically. He is intensely serious in all the walks of life—whether it be in sports and play or in the big and important affairs, and yet he possesses a keen sense of humor. He is very sympathetic and intensely human."

**Miss Mary Z. Shapiro** of New York is the agent of record in a case involving almost \$1,000,000 of insurance upon the lives of all the employees of the Penn Public Service Corporation and its affiliated companies, of Johnstown, Pa. Miss Shapiro is well-known in New York as a producer of individual life insurance, being in fact one of the leading producers. Formerly she was private secretary to Chairman Hurley, head of the U. S. Shipping Board. The group insurance on the Penn concern is in the Travelers.

**A. C. Bigger** of Dallas, Tex., president of the American Life Reinsurance of that city, has been spending a couple of weeks in the north visiting a number of home offices. Mr. Bigger is one of the well known life insurance men of the southwest, who has made a big success in the reinsurance business. He was formerly an official of the Southwestern Life of Dallas and has had an admirable training. Last month the company wrote in new business \$2,236,000, making its insurance in force \$24,008,000.

**Frank L. Levy**, general agent of the Equitable Life of New York at New Orleans, will round out 35 years of continuous service with the company this week. He started with the Equitable July 5, 1886. He sold insurance for the company in the field and later became general agent in New Orleans with jurisdiction over Louisiana and Southern Minnesota.

**Walter D. Kennedy**, superintendent of the first year department, and **John W. Pearson**, superintendent of the division of issues at the home office of the **Western States Life** of San Francisco, have been appointed agency organizers. They will write personal business and appoint and train new agents.

Wisconsin general agents of the Wisconsin National Life, Oshkosh, have been advised that **E. A. Hanks**, secretary of the company is acting as superintendent of agencies, pending appointment to fill the place made vacant by the death of Col. James A. Foute at Oshkosh, last month. The general agents have adopted a memorial of condolence to the family of Col. Foute.

**F. Willson Rogers**, Connecticut state manager for the Massachusetts Mutual, celebrated his 31st anniversary with the company last week with an entertain-

ment for his agents. Mr. Rogers joined the Massachusetts Mutual in 1890, having been successful in several business enterprises before that time. He now has 25 agents under him and is making a commendable record for production, in spite of his 70 years of age.

"When labor leaders call a strike the masses always lose," declared **James M. Dickey**, manager of the Philadelphia agency of the Mutual Life of New York, to a dinner of leading Philadelphia life underwriters last week. Mr. Dickey was the guest of honor. "The 40,000,000 of policyholders in the United States are capitalists," said the speaker, "so the masses really own the railroads, trolleys, steamship lines, etc., and when men go out on strike they and their families are the losers. Life insurance funds are largely invested in government, state and municipal bonds, public utilities, first mortgages and listed securities."

**J. Frank Montgomery**, agency manager of the Southland Life of Dallas, Tex., was married June 24 to Miss Ada Corinne Stevens at the home of the bride's parents at Rockdale, Tex. Mrs. Montgomery was a teacher in the city schools of Dallas during the term just closed and has many friends in that city.

The marriage of **Leslie B. Eby** of Detroit to Miss Florence Mae Duggan, daughter of Mr. and Mrs. Thomas B. Duggan of Pleasant Ridge, Mich., took place at the home of the bride's parents June 23. Mr. Eby is one of the conspicuous successes in life insurance salesmanship in Detroit. He is a member of the staff of agents of the Detroit Life.

**Frank A. McNamee** has rounded out 25 years as manager of the Equitable of New York at Albany. During June, his men conducted a business campaign in his honor because of the anniversary. On the day of his anniversary there was a meeting of his co-workers and applications for \$120,000 were handed him. When Mr. McNamee took charge of the Albany office in 1896 the Equitable was getting very little business from that field. He is a capable organizer and has developed a good producing force.

**Mrs. A. B. Glade** of the Alfred Holzman agency of the Equitable Life of New York in Chicago recently sold \$100,000 of insurance to a wealthy married woman for inheritance tax purposes. This is the second \$100,000 case of this kind which Mrs. Glade has sold.

**Clarence J. Shutz** of Chicago, one of the general agents of the Illinois Life, is scheduled to speak at the volunteer leaders conference of the Young Men's Christian Association at Lake Geneva, July 14. "Clarence" as he is familiarly known, is one of the volunteer physical leaders of the Wilson Avenue Department of the Y. M. C. A. in Chicago. He gives it much attention and is regarded as one of the most valuable men in that service. Mr. Shutz was formerly in the agency department at the head office but saw the greater opportunity in the selling end and is now hard at work out on the firing line.

### THE AGENT'S TALE OF WOE

Though I tried to write poor Perkins  
All my efforts were in vain.  
Perk preferred to bank his money  
That the interest he might gain.  
Now he's left his wife an income  
All my arguments to spoil—  
It's quite enough to pay her carfare  
To and from her daily toil.



**HOLDS TRIPLE SESSION****PACIFIC MUTUAL CELEBRATES**

**To Have Meetings of Big Tree Club and General Agents and Dedication of New Building**

The Pacific Mutual is holding a triple celebration in Los Angeles, Cal., this week, with general agents and star producers gathered from all parts of the country. It is a three-day program, spreading over July 6-8. The agents who have qualified for the company's Big Tree Club are holding their meetings and the general agents from all over the country are attending their annual convention, the two groups holding joint meetings in addition to their own. The men will also be in attendance for the dedication of the new building, which has been added to the original structure and is now ready for use. An interesting program is arranged and many of the Pacific Mutual leaders will be heard from. The eastern men left Chicago July 1 on a special train via the Santa Fe, chartered for the occasion by Jens Smith, Chicago general agent, who was in charge of the details for the eastern men.

**Many "Rapid Fire" Discussions**

The program gives an excellent amount of instructive material and the keynote of the convention is "salesmanship." The talks will be snappy and full of interest to all. Most of the subjects will be treated in the form of a "rapid-fire" discussion, three-minute talks being given by eight or ten leaders. The social side of the convention has not been neglected, auto rides, banquets, beach parties and one or two receptions being interspersed with the business side of the convention. The program of addresses and discussions, with the speakers or leaders, is as follows:

**Wednesday Morning**

Convention called to order.  
Report of H. W. Schroeder, President Big Tree Club.  
Words of Welcome from Vice-Presidents D. M. Baker, W. W. Beckett and C. I. D. Moore.  
"Ethics and Ideals of the Pacific Mutual," President George I. Cochran.  
"Spreading the Pacific Mutual Idea of Complete Personal Protection," Arthur C. Wells, Indianapolis, Chairman.  
"Pacific Mutual Insurance for Women," Mrs. Cora B. Pithian, Los Angeles, Chairman.

**Wednesday Afternoon**

"The Pacific Mutual Non-Cancellable Disability Income Policy," Vice-President Danford M. Baker will preside over this part of the session and will call delegates for 3-minute talks.  
J. W. Horton will preside over a separate session with Monthly Premium Department delegates.  
A. J. Gottschalk will preside over a separate session with Railroad Department delegates.  
"The Pacific Mutual Multiple Protection Policy, 'it pays 5 ways,'" (Three-minute talks on its advantages in the territory where the speaker operates.) John Newton Russell, Jr., Chairman.

**Thursday Morning**

"Finding Prospects," (Plans, old and new, and experiences told in 3 minutes.) W. A. Sommers, St. Louis, Chairman.  
"The Best Selling Talk I Ever Heard," (Three minutes for each speaker.) M. J. Berryman, Vice-President Big Tree Club, Chairman.  
"Creating New Business from Claim Adjustments," Fred J. Williams, Louisville, Chairman.  
"Some Policies and Plans of the Investment Department of Interest to the Agent," Vice-President Lee A. Phillips.

**Friday Morning**

"Creating New Business by Knowledge of Inheritance Taxes," Frederick S. Burgess, Los Angeles.  
"What It Means to Write a Million a Year," R. L. Coleman, Vice-President Big Tree Club, Chairman.  
"Business Insurance," Frank Pitts, Tusculum, Ala., Chairman.  
"High Lights on Monthly Income Insurance," E. M. Goldstein, San Antonio, Tex., Chairman.  
"Disability Insurance and Its Relation to Life Insurance," Jack Paschall, Los Angeles; W. Dwight Mead, Seattle.  
"Warming Up a Cold Canvass," (Personal experiences told in 3 minutes.) John E. Spiegel, Indianapolis, Chairman.

**NEW CONVENTION CITY****NATIONAL ASSOCIATION MOVE**

**Annual Meeting Will Be Held in Cleveland Instead of West Baden, Ind.**

Cleveland, O., has been selected as the meeting place for the annual convention of the National Association of Life Underwriters to be held Sept. 5-7. West Baden, Ind., was the spot originally chosen, but owing to the fact that the West Baden Springs Hotel was unable to provide satisfactory accommodations to all seeking reservations, and because West Baden is liable to be very hot during the first week in September, it was decided to change the convention headquarters. Orville Thorp, president of the National Association, visited West Baden last week on his way to the meeting of the Northwest Congress of Life Underwriters at Madison, Wis., and made arrangements for the change.

**Winton Hotel Headquarters**

The Winton Hotel at Cleveland will be convention headquarters. This hostelry housed the annual meeting of the National Association of Local Insurance Agents in 1919, and although the gathering was a record breaker, from the standpoint of attendance, there was ample room. The big ball room accommodates 1,800 and the banquet hall is spacious. The Winton is one of the newer hotels, and is modern in every respect. There are two other Cleveland hotels with a capacity of 1,000 rooms to say nothing of various other smaller establishments.

**No Change of Date**

Mr. Thorp in announcing the change at the Northwest Congress meeting at Madison said that the new arrangement will undoubtedly be more satisfactory to every one concerned. He made clear that the switch of convention headquarters meant absolutely no change in the program or time of the meeting, but only that those attending will be more suitably and comfortably taken care of. There had been some dissatisfaction registered over the inability of some to secure from the hotel management at West Baden the kind of reservations desired.

Lloyd Dameron, superintendent of agents for the International Life at St. Louis underwent a minor operation last week and was unable to attend to office duties for a few days.

## The Globe Mutual Life Insurance Company

OF CHICAGO, ILLINOIS

**Results for 1920**

Gain in insurance in force over last year (1919)	128 per cent
Gain in interest income	84 " "
Gain in insurance written	65 " "
Gain in assets	50 " "
Gain in total income	38 " "
Average gain	61 " "

The above figures are the results of the highest grade of service to policyholders and representatives

### THE LATEST IS CLAIMS PAID BY TELEGRAPH

It Is the Last Word in SERVICE

T. F. BARRY, President, Gen'l Manager and Founder

**THE GOLDEN WEST; YOUR GOLDEN OPPORTUNITY**

## California State Life Insurance Company

SACRAMENTO, CALIFORNIA

Insurance in force \$38,782,271 Assets in excess of \$4,200,000  
Capital and Surplus \$684,153.80

*Splendid opportunity for ambitious, energetic Insurance Salesmen to represent our Company in California and Texas Territory*

Write J. R. KRUSE, Vice-President and General Manager

## THE PEOPLES LIFE INSURANCE CO.

IS NOW BREAKING RECORDS FOR RAPID INCREASE IN BUSINESS

**THERE IS A REASON**

WE HAVE 100,000 DIRECT LEADS OF AN EXCEPTIONAL CHARACTER  
AN OPPORTUNITY OF A LIFE TIME FOR AGENTS

Call on

**HERBERT A. HAWKINSON, Gen'l Agt.**  
1204 PEOPLES LIFE BLDG.  
CHICAGO, ILL.



PEOPLES LIFE  
ELON NELSON  
PRES.

## The Close of the Day's Work

**WHEN** you begin to figure up your earnings and recall the several reasons for failures during the past year, you then more than any other time keenly realize the importance of a helpful constructive home office service that trains you to overcome such failures.

One of the vital elements which makes your day profitable is a harmonious working arrangement with home office officials and a direct co-operative spirit generously given.

All this and more we constantly strive to give our agents. This coupled with good policy contracts and liberal commissions, is an incentive which should interest any ambitious agent who wishes to make the most of his salesmanship efforts.

We would like to hear from several good men for important field positions

**Inter-Southern Life Insurance Company**  
JAMES R. DUFFIN, President  
LOUISVILLE, KENTUCKY

# AMERICAN NATIONAL INSURANCE COMPANY

W. L. MOODY, JR., President

OF GALVESTON, TEXAS

*Life Insurance in Force*  
**Over \$145,000,000**  
*December 31, 1920*

**SPLENDID TERRITORY AND ATTRACTIVE  
CONTRACTS. GOOD OPPORTUNITIES IN**

Alabama  
Arkansas  
California  
Florida  
Georgia

Kansas  
Kentucky  
Louisiana  
Mississippi  
Missouri  
Texas and Virginia

New Mexico  
North Carolina  
South Carolina  
Oklahoma  
Tennessee

*For information regarding them write to*

**C. S. HUTCHINGS**  
Agency Mgr.  
Ordinary Dept.

**W. J. SHAW**  
Agency Mgr.  
Industrial Dept.

## A Wider Field—An Increased Opportunity

Our Agents can sell policies on the annual premium plan, up to \$3,000, to young men and young women as young as age 2—protective insurance and Educational and Business Start Endowment Insurance. This extension of the age limit for Ordinary Insurance down to age 2 helps our Agents considerably. We issue Participating and Non-Participating Policies. As regards adults, we write contracts with Double Indemnity provisions covering any kind of fatal accident, or with Double Indemnity provisions covering fatal travel accident only, as may be desired. We issue policies with waiver of Premium and Disability Annuity or Installment Payment features. We insure males and females at the same rates.

**OLD COLONY LIFE INSURANCE COMPANY**  
CHICAGO, ILLINOIS

"The Capitol Life Insurance Company desires to obtain the services of good, reliable agents in all unoccupied territory. Please address the company for further information."

**The Capitol Life Insurance Co. of Colorado**  
Thomas F. Daly, President  
Denver, Colorado



## The Masonic Mutual Life Association

Of the District of Columbia  
Chartered by Special Act of Congress, March 3, 1899

*The Security of the Old Line*  
*The Economy of the Fraternal*

Select work, with big returns to high class representatives. For terms and territory, write to

**WM. MONTGOMERY, President and Gen. Mgr.**  
New Masonic Temple Washington, D. C.

## More Than 1¼ Million Policies Now In Force

Only four other life insurance companies in America have more policy contracts in force than this company. A study of the following growth in ten years is invited:

	Jan. 1, 1911	Jan. 1, 1916	Jan. 1, 1921
Assets	\$ 5,614,764	\$10,279,663	\$ 22,885,957
Policies in Force	371,106	613,615	1,277,277
Insurance in Force	49,245,028	89,596,833	251,594,364

Attractive opportunities open to agents in Ohio, Indiana, Kentucky, West Virginia, Pennsylvania, Michigan, Illinois and Missouri.

**The Western and Southern Life Insurance Co.**  
W. J. WILLIAMS, President CINCINNATI, OHIO  
Organized February 23, 1888

## PUTTING FIELD WORK ON ENGINEERING BASIS

(CONTINUED FROM PAGE 3)

spent \$16 on pleasure during the week; the cost was about \$150.

"The right mental attitude and physical fitness as the result of a vision create a power line for a definite success.

### Value of Planning Hour

"There are six field wheels that if properly geared to each other will result in continuous production. They make the work ultra profitable and, of course, a blessing to society. The first wheel may be designated as the planning hour.

"For the agent, whether full or part-time, the hour-a-day spent in planning for the use of hours in the field is the most important and valuable hour of all. In order to get the most out of it it is necessary to have a big plan for life—a plan that is built upon where you want to be, the things you want to have accomplished 20 years or 10 years or 5 years from now.

"The program for the year and the month will include vacations, time for charity drives and church programs, time for enjoyment with the family—all of this without interfering with definite plans for the field work, so that the hour a day spent in planning will be spent in planning to spend an amount of time that is as certain and definite as a sum in the bank.

### Hours in the Field

"The second wheel in the series measures the hours in the field. The first big surprise to an agent putting his work on an engineering basis is to find out how little he has been working.

"As near as I can get at the facts the average agent spends less than three hours a day in the field. Three hours a day makes 18 hours a week, whereas every agent who is working along definite lines finds that he can put in a minimum of 36 hours a week in the field. The difference between 18 hours and 36 hours is not a difference of 100 percent in results. It is a difference that oftentimes runs into 200 or 300 percent.

"The reason for the difference is that when an agent spends an hour a day in planning for six hours a day in the field he has set into action the law of determination so that each hour that he spends in the field is affected by his determination to spend a certain definite number of hours and the results from each hour are multiplied.

### How Law of Determination Works

"Looked at from the swing of a year here is the way the law of determination affects the work of the agent. This agent whose record is about to be analyzed had been selling with semi-success for a number of years. He worked in and out of a medium sized eastern city. In making the analysis, his record was divided into two parts—the weeks showing thirty or more hours per week in the field and the weeks of less hours.

Reduced to units and averages, here are the factors:

Weeks of 30 hours	Aver. per week	Weeks under 30 hours	Aver. per week
Hours worked	32.6	23.4	
Calls made	55.3	41.	
New calls	10.4	6.	
Percentage of new calls	18%	14%	
Closed on first interview	2.	.73	
Applications	3.9	2.2	
Production	\$14,200	\$6,123	

### All Other Factors Affected

"This fact stands out: The determination, that resulted in more hours affected all the other factors so that during the weeks of more hours, he closed two and a half times as much business with 75 percent more applications, although his increase in hours was less than 40 percent.

"During the 30-hour weeks, 8.25 hours were required to write an application, while in the fumbling weeks, 10.42 hours were required. You would think that the call value would remain the same, but it took 15 calls per application during the weeks of real work, 19 during the other weeks. The time to write \$1,000 of insurance was slightly over two hours during the organized weeks and nearly four hours during the other weeks.

### The Commission Story

"The dollars and cents value to this agent figures this way:

	Weeks under 30 hours	Weeks over 30 hours
Insurance each field hour	\$ 261	\$ 436
Insurance per call	147	257
Insurance per application	2,793	3,641

"For the full time agent the difference between writing \$100,000 and \$300,000 a

year often is the difference in the way he makes use of the wheels up to this point. Let me read the record of an agent in that great army that spends many hours in the field and sees but few prospects. During a recent week he put in 6 hours in the field on Monday and made only 4 calls; on Tuesday 7 hours and two calls; on Wednesday 3 hours and two calls; 5 hours on Thursday were devoted to 4 calls; 4 hours on Friday showed but 2 calls and on Saturday 7 hours in the field resulted in a total of 3 calls.

"If the field work of this agent had been planned so intensively that he could have had his proportion of calls up to the standard that agents scattered all over the continent are finding it possible to average—150 percent of calls to hours in the field—he would have had a total of 48 calls instead of 17 calls, which followed to a natural conclusion would have given him three applications for \$6,000, which would have put him upon a \$300,000 a year basis, instead of one application for \$2,000, which just brought him into the \$100,000 class.

### Increases Number of Interviews

"The next wheel deals with interviews. On a measuring rod that has been built up on field experiences the notches show that an average agent just getting into the swing of the benefits from putting his work upon an engineering basis averages 9 interviews a week.

"It is not possible to determine accurately the average of the agent who is not working intensively, but as near as can be determined he has an average of about two interviews a week, possibly 2½. With 2½ interviews a week what sort of a reason has an agent to expect enough business to keep alive on if he is handling all of his work on the same basis so that it requires from 12 to 15 interviews to write an application?

"The big controlling factors in the interview wheel include briefing, first interview objectives and intensive planning with the prospect to develop his life insurance needs and the means for handling the premiums.

### Problem of Securing Application

"When the power line from mental attitude is driving the first four wheels, there is action in the next wheel which represents applications. The big problem of securing applications is no problem in itself at all. Applications result from the intelligent application of principles and plans, and result just as surely as the night follows the day.

"One of the influences that may be counted on to gather together the effects of planning and field work is that of regular weekly production. It would be possible to quote you the joyous stories of hundreds of agents who have crowned weeks of disappointment with from one to three applications simply because they have resolved upon weekly production.

### Getting Application Leads

"The next wheel comes as near introducing perpetual motion as ever will be reached. It is the wheel of application leads. Only an infinitesimally small percentage of agents put cogs on this wheel and yet the agents who put all of their work on an engineering basis find that when they sell with the mental attitude of service to the prospect, at the signing of the application, often the prospect thanks them and voluntarily, or at the request of the agent, suggests the names of friends who would appreciate similar service. In many cases the suggestion is accompanied by all of the information that the agent needs in order to present a definite plan of insurance to cover the needs of these 'application leads.'

"The records of 100 agents picked at random from all over the country show that these agents after putting their work upon a definite planning basis secured an average of nine application leads a week; the record of the ten highest producers in this group shows an average of over ten 'application leads' a week. The sort of zeal that renders service that results in application leads is the sort of zeal that saves the business already on the books."

### Examination Being Made

Experts of the New York department are making its customary examination of the Mutual Life, the Equitable Life and the Ocean Accident & Guarantee, verifying in each case the figures of the company as of Dec. 31 last.

The Bankers Life of Des Moines has been admitted to North Carolina and is preparing to start an active campaign for business.



# American Life Reinsurance Company

DALLAS, TEXAS

## *New Records:*

Business for June 1921 . . \$2,236,000  
\$130,000 Greater than any previous month

Business for 6 months, 1921 .. \$10,261,000  
\$350,000 Greater than same period 1920

Insurance in force June 20, 1921. \$24,008,000  
\$5,000,000 Net Gain over Dec. 31, 1920

## *Remember These Points:*

- Company organized right.
- Company has strong financial backing.
- Company has safe and sane management.
- Company is a member of American Life Convention.
- Company accepts business from old line companies only.
- Company accepts standard business only—rating for weight and occupation only.

## COMPANY'S MOTTO:

"First in Service—Second to None in Security."

Service given in first-class cases for as much as \$100,000.00 within a few hours.

Security as sure as strict supervision and conservative management can guarantee.

## FULL COVERAGE

**Life—Disability—Double Indemnity**

A. C. BIGGER, President  
FRED D. STRUDELL, Secretary



Insurance in force <sup>more</sup> ~~than~~ \$128,000,000

## BUILDING UP A CITY AGENCY

Development of High-Grade Men Main Index to Success

By CLIFFORD L. McMILLEN

WHEN you start a new man in the life insurance business you first of all impress upon him the importance of thoroughly analyzing the job which he is undertaking. Isn't it even more essential that one who is to build an agency begin by carefully and fearlessly analyzing his job with a view to determining, first of all, just what he wants to accomplish. If you will call to mind the various types of city agencies with which you are familiar, you will agree, I am sure, that the men responsible for them were not either consciously or unconsciously seeking to accomplish the same thing. There have been entirely too many managers whose ideas of agency building were limited to a large volume of business, a large personal income with little or no regard to the quality of business and the agency turnover.

I believe at the present time we are all agreed, however, that the function of a general agent or manager is so to build his agency organization that it will permanently produce a large volume of quality business for the company he represents. This can only be accomplished by securing and developing reliable and competent agents—and it seems to me that the general agent

or manager who fails in this, regardless of the amount of personal or brokerage business he may produce, does not give his company value received for the higher compensation which his general agency or managership contract provides. Certainly the consideration for this higher compensation is the building of a permanent business producing organization. An agency organization which is permanently successful is not one in which the primary considerations are methods of compensation, disposal of territory, route lists, etc., but one in which the primary consideration is the character and type of men employed. That lack of quality in the agent himself and lack of quantity in his work affects

no one but himself, is a theory of management long since exploded. Every agency manager and every agent is to some extent affected by the type of men whom other agencies employ. The agent who lacks character or the capacity to write life insurance not only hurts the agency with which he is connected; he injures his company and the whole cause of life insurance.

And now some of you may ask, "Who has and who has not the capacity to write life insurance?"

Men of all types seem to fail; men of all types seem to succeed; in many cases the unexpected happens. All this I admit, but is this not largely due to haphazard methods of selection—judgments made on the basis of superficial qualifications and slipshod methods of training. If each of us understood the cost of haphazard judgments, I am inclined to believe we would make fewer of them. Every man who goes into the insurance business and fails to make good may be the deciding factor in deterring a good man from making it his life work. It therefore follows that an agency which builds for itself the reputation of having only successful men connected with it will have little difficulty in attracting to its ranks men who have the capacity to succeed.

### First Task to Stimulate Agents

The first job, then, of the agency manager who aspires to build permanently appears to me to be so to train and stimulate the agents he has already secured, that they achieve marked success and become attractive reflections of what men of character and capacity can accomplish in the life insurance business. His second job is to put increased care and effort into the selection of new agents. My personal experience has been that agents secured through the mere circularization of policyholders or by direct advertising do not measure up to the type of man who can be secured by the direct effort of the general agent or manager among men who are making a success in other lines of activity. The man hardest to get is almost always the most desirable.

### Bringing in New Men

The question now presents itself as to how to induce a successful man of experience in another line of business to come into our business.

1. Show him the larger opportunities and the fewer handicaps.
2. Tell him why you are convinced (not why you merely believe) that he is adapted to life insurance.
3. Refer him to the men you have been instrumental in bringing into the work.
4. Chart his course for him—make this as definite as possible.

5. Show him that his opportunity with your company is not limited to your particular field, enthruse him over the records of men in other fields, point to promotions you have been somewhat responsible for.

6. Last and most important, be able to convince him that you have a real system of training agents.

Securing agents, training agents—both highly important functions of the general agent or manager—count for little unless the general agent or manager is willing and competent to do one more job—stick to his organization. After an agent is taken on, stick to him through thick and thin. Sticking to an agent means an efficiently organized office, careful supervision, personal and organized stimulus, and the continual devising of ways and means of increasing the usefulness and average length of service of each agent. It means the general agent must devise a method whereby good service and loyalty are recognized and rewarded. How many agency managers in this country have any such method? I hope all. How many agency managers seek to secure promotion for members of their organization even though it means the loss that the title, Clifford L. McMillen & Associates, more forcibly and clearly expresses the idea that the individuals in the Milwaukee agency are banded

Clifford L. McMillen is at the head of the home office agency of the Northwestern Mutual Life at Milwaukee, known as "Clifford L. McMillen & Associates," and has made a notable record in the past two years in that agency. In his address on "Building a City Agency," delivered before the Northwest Life Congress at Madison, Wis., last week, he outlined some of the methods which he has used with success in that agency.

# AMERICAN CENTRAL LIFE

Insurance Co.

INDIANAPOLIS, IND.  
Established 1899

HERBERT M. WOOLLEN  
PRESIDENT



of a substantial producer? Regardless of the situation now, I have confidence that the time is rapidly approaching when all will, because surely the loss of an occasional producer by promotion holds no terror when the usefulness of every other man connected with the agency is increased and stimulated by seeing one of their comrades receive deserved recognition.

#### Value of Personal Records

We have all noticed in company publications and insurance journals an increased appreciation of the value to the individual producer of keeping a record of the value of his interviews. This is only the beginning, I believe, of our appreciation of the value of personal records in agency work. By record, I mean anything which gives immediate and active information. Any pertinent information is bound to be an incentive to more effective action and to the establishment of higher standards. It is really astonishing that most of us have not used pertinent records to greater advantage long before this. From time immemorial records have been the great incentive to all kinds of athletic sports and contests. Men of today try to equal and exceed the record of the men of yesterday and so accomplish more than mediocre things.

#### Work to Beat Former Marks

The record method of stimulus has proved itself very adaptable to life insurance and many companies now use a variety of contests as a stimulant to increased effort. I have not used this method to any great extent in my agency for the reason that I have felt that a more permanent and lasting stimulus can be affected by getting the agent interested in outdoing his own previous record. I have found that this can be done without even asking the agent to do it and that the furnishing of the right kind of a record invariably results in awakening his interests and whetting his desire to improve.

I have also found the quota method of stimulation wonderfully effective. The men associated with me in the Milwaukee agency have been asked from time to time to voluntarily set quotas. The quotas set by the men themselves have invariably been higher than I would have set and in a great number of instances these quotas have been more than attained.

I have also found that a consecutive weekly production contest is bound to result in increased business.

The quota method, the exceed-your-own-previous-record method, and the consecutive production contest are all psychologically correct and the results attained are in every instance of lasting value.

#### Against Prize Contests

The prize contest method is, I believe, psychologically incorrect and it does not result in permanently increased production. In fact, I believe a number of companies are making very serious mistakes in putting on a large number of prize contests, the great danger in so doing being that the agency force soon becomes a feature-selling organization. Take away the special contest, take away the special feature and the producer feels helpless.

Personally, I want my agency to sell life insurance, not in honor of any official of the Northwestern Mutual Life, not to win any special prize, but on the merits of the insurance itself and the responsibility which each agent ought to feel to do his best at all times in the interests of the company and his own family. In order to do this it is first of all necessary that the agent see himself in the proper relation to the general agent with whom he is associated and the company.

#### Producers Called "Associates"

In my agency the individual producers are not called agents, they are called associates. The reason, however, is not that we are ashamed of the term agent, or that we feel we are any better than the average man to whom the term agent is applied, but because we believe



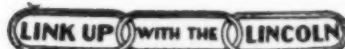
## We Will Not Be There

When the roll of the "Rut Hunters" is called The Lincoln National Life Insurance Company will not be present.

It will be among the "accounted for," however, as it is taking very definite means to keep out of that line which forms along the way of least resistance.

The Lincoln Life is keeping its Service ideals as bright as they were the day the Company was formed. It is bending every effort to maintain its record for quick issuance of policies, attention to policyholders, and prompt payment of claims.

Because of the progressive ideals of The Lincoln Life it pays to



## The Lincoln National Life Insurance Company

*"Its Name Indicates Its Character"*

LINCOLN LIFE BUILDING

FORT WAYNE, INDIANA

NOW MORE THAN \$175,000,000 IN FORCE

## Supervisor for Michigan and Ohio

Wanted By The

### SECURITY LIFE INSURANCE COMPANY OF AMERICA

With the application for Position, give References and state previous life insurance experience. Address

S. W. GOSS, Vice-President  
The Rookery, Chicago

M. E. O'BRIEN, Pres.

"THE COMPANY OF SERVICE"

JAMES D. BATY, Sec. & Treas.

## The Detroit Life Insurance Company

FOREST AND WOODWARD AVES., DETROIT, MICHIGAN

### PYRAMIDS OF PROGRESS: Insurance in Force

December 31, 1911 . . .	\$1,729,970.00
December 31, 1913 . . .	\$4,051,150.00
December 31, 1915 . . .	\$7,199,500.00
December 31, 1917 . . .	\$11,750,811.00
December 30, 1920 . . .	\$22,000,000.00
May 31, 1921 . . .	\$25,000,000.00

A fine opportunity for live agents to associate with a rapidly progressing company.



## CONTINENTAL LIFE INSURANCE COMPANY

Assets, \$4,135,569.33

Insurance in Force, \$36,000,000.00

Our Policy Forms Contain the Following Provisions: Double Indemnity for accidental death, Total and permanent disability benefits, Partial disability benefits, Surgical operation benefits, Annual dividends, Optional methods of settlement, Premium loans, Cash loans, Extended insurance, Paid up insurance, Cash surrender values, Insurance to cover policy loans, Installments certain-Participating, Installments continuous-Participating.

Very Attractive Agency Contracts to Reliable Men

JOHN W. COOPER, President

Kansas City, Missouri



## George Washington Life Insurance Company

Our 20 Pay Endowments at Ages 60, 65, 70 and 75, and our Monthly Income Coupon Bond Policies are growing in popularity. We are also writing all standard forms at low premium rates. A few attractive Agency openings are now available in the state of Ohio. For particulars address

C. B. BEAUMONT, State Manager, 2205 E. 83rd St., Cleveland, Ohio

## The Companies That Stay Are the Companies That Pay

When a company has proven its staying qualities, as the Western Reserve Life Insurance Company of Muncie, Ind., has, the agent who desires to be a general agent can think favorably of that institution. Permanent success can only be attained through a permanent connection. The companies that stay are the companies that pay the representative in the long run.

### WESTERN RESERVE LIFE INSURANCE CO.

J. H. Leffler, Acting President

John W. Drago, Secretary

Harry H. Orr, General Counsel

MUNCIE,

INDIANA

together for the common interests of each other, the agency, and the Northwestern Mutual Life Insurance Company. I have found that appreciation of this relationship has been instrumental in securing the kind of cooperation in the building of an agency which cannot be purchased at any price.

### Questions Put Up to Force

At the time I took over the Milwaukee agency I asked the help of each member of the agency force in planning for the permanent success of the agency. Here are just a few of the important questions which the agency force was asked to decide:

1. Shall we abolish all part-time contracts? (This is a question not to be decided hastily and without most careful consideration. Home office employees take some business from full-time producers, but they also create some.)

2. How extensive an advertising campaign will the future production of this agency justify the general agent in putting on and what methods of capitalizing the advertising done shall the agency force adopt? A satisfactory answer to the above may make possible the putting on of a most comprehensive campaign, one which will cause the agency and the company to be thought of as giving helpful, intelligent insurance service, rather than being mere sellers of insurance.

3. How can we capitalize to a greater extent the tremendous influence of Milwaukee people already policyholders to the extent of \$50,000,000?

4. Do you think it would be a good plan to have a committee of five elected from the agency to meet with the general agent from time to time and cooperate with him in the formulating of plans for the betterment of general agency service and to act as an advisory body on all matters affecting the agency force and the growth and development of the organization.

### Advisory Committee Plan

The advisory committee just mentioned has been in operation for almost two years and there is not a month passes without it being highly useful in the solution of some important agency question.

All agencies have placed considerable emphasis on the production end of the business during the past two years. This has, of course, been especially true of the Milwaukee agency as it has been the constant aim of all connected with it to make as large a production record as possible. However, working through the advisory committee principally, I have continually emphasized the fact that volume must not be secured at the expense of quality and a high termination rate.

How loyal my associates have been in the appreciation of this important phase of the record and how truly they have merited the term associates is best shown by the following figures:

Reported business for 23 months . . . . .	\$20,096,790
Conversion of old policies . . . . .	1,096,500
	\$21,193,290
Total terminations during same period . . . . .	628,010
Insurance in force at the end of 23 months . . . . .	20,565,280

## BUILD YOUR OWN BUSINESS

Under Our Direct General Agency Contract

Our Policies Provide for

Double Indemnity      Disability Benefits  
Reducing Premiums

SEE THE NEW LOW RATES

ORGANIZED 1880  
*The Manhattan Life*  
INSURANCE CO.

66 BROADWAY

NEW YORK



## ARRANGEMENTS MADE FOR PRUDENTIAL PROBE

**Big Life Company Demands A  
Thorough Examination of  
Its Affairs**

**SAY CHARGES ARE UNTRUE**

**Aroused at Charges Made by Counsel  
Untermeyer of the Lockwood  
Housing Committee**

NEW YORK, July 2.—Superintendent Phillips of New York has accepted the invitation of Commissioner Tuttle of New Jersey to cooperate in the examination of the Prudential, and once a third state department has been secured to assist, the work will be inaugurated. The examination follows the request thereto urged upon Commissioner Tuttle by the directors of the company who will rely upon the disclosures of the examiners to completely refute the charges and insinuations made against the management of the Prudential by Samuel Untermeyer, chief counsel of the Lockwood housing committee, during his recent examination of Forrest Dryden, president of the company, and other of its officers.

In the course of his investigation Mr. Untermeyer boldly asserted that the mutualization of the Prudential was "a roaring, howling farce." He inquired whether the purchase of the majority stock of the Prudential by the Fidelity Trust Company of Newark in 1902 was not made possible through the loan of a large sum by the insurance company

to the banking corporation, and further intimated that the statements of deposits of the Prudential in various banks was widely at variance with the truth.

### Say All Allegations Were False

The falsity of each one of Mr. Untermeyer's allegations and inferences was declared by the executives of the Prudential at the time, and although proof thereof was offered for inclusion in the record of the proceedings, admission of the evidence was denied. As the most effective answer to Mr. Untermeyer's charges the directors of the Prudential decided upon a complete investigation of the company's affairs, "from 1902 to the present time, with especial reference to the matters touched upon during the Lockwood committee proceedings," anxious only that "the truth, the whole truth and nothing but the truth" be made known to the world.

### Wants Thorough Examination

Not only was the commissioner of insurance of New Jersey asked to undertake an examination of the Prudential at his earliest convenience, but he was requested to invite as participants therein representatives of every state in which the company is licensed. That each of the 48 states of the Union would be represented in the examination was out of the question and the presumption is that Commissioner Tuttle addressed the committee on examinations of the National Convention of Insurance Commissioners asking that it designate the states to participate in the work. New York, of course, would be of the number, and as previously noted, has pledged its willingness to assist. The general direction of the investigation will be in the hands of the New Jersey department, as the home state of the Prudential. It is not known at this time as to whether the services of Fackler & Fackler, an actuarial firm of long established repute, or Joseph Froggatt & Co. will represent the New Jersey department in the examination,

both concerns having been employed in such service by the department in past years. E. Parks Fackler attended the hearings before the Lockwood committee when the Prudential executives were upon the witness stand, and the presumption is that his firm will be employed in the state's investigation. The New York department has its own staff of men, all trained to investigation work and thoroughly competent.

### Will Go Back Twenty Years

Ordinarily an examination of a life company simply embraces a study of the figures shown in its latest annual statement, but the inquiry asked for by the directors of the Prudential is of far broader scope, and as it will go back nearly 20 years, the seriousness of the task will be apparent. But despite the heavy expense and the serious annoyance that the company will be put to by virtue of the examination, its management feels that only through such means can the falsity of the allegations made before the Lockwood committee be clearly demonstrated and the record of the Prudential be properly set before the insuring public.

### Shenandoah Life Meeting

ROANOKE, VA., July 2.—The Shenandoah Life of Roanoke, Va., celebrated its six months' production record by an agency meeting at the home office, July 1-2. The directors held their semiannual meeting and declared the first dividend, 5 percent. The agents gathered in Rock Ledge Inn on the peak of Mill Mountain, where the meeting was held. There was a banquet in the evening. Talks were made by prominent citizens of Roanoke, stockholders, directors and agents. So far this year the company has written in excess of \$5,500,000, which will put the company at the \$12,000,000 mark. The company's leading producer for the year is Gaylord Davidson, who has held the lead for a year and a month.

## PENN MUTUAL AGENTS IN ANNUAL MEETING

**J. Edward Durham of Philadelphia Was Elected President  
of the Association**

**SOME ROUSING ADDRESSES**

**John P. Gomp of Toledo Gave Fine  
Paper on Life Income Policies  
and Their Uses**

ATLANTIC CITY, N. J., July 1.—From the introductory remarks of Vice President L. K. Passmore on Tuesday to the close of the banquet tonight, the thirty-eighth annual meeting of the Penn Mutual Agency Association was chock-full of interesting papers that just oozed with corking selling "dope"; that were just full of plain, ordinary common sense—papers that gave the 170 men and women present something to digest and think about.

The convention was supposed to have been a meeting of the Penn Mutual Life men—and it was. But if one entered the meeting room on Tuesday afternoon and Wednesday morning, he would have thought it was a meeting of Diamond Life Bulletin salesmen, so thick and fast and hearty were the commendations on this wonderful service.

### Dr. Toulmin Speaks

Vice President Passmore opened the convention with a paper that was practically entirely an address of welcome. Following him, Dr. Harry Toulmin, medical director, read a paper on the

# BANKERS LIFE INSURANCE COMPANY OF NEBRASKA

**Home Office: Lincoln, Nebraska**

**Assets . . . \$18,800,000.00**

BEATRICE, NEBR., April 9, 1921.

Mr. H. S. Wilson, President,  
Old Line Bankers Life Ins. Co.,  
Lincoln, Nebraska,

DEAR SIR: Your general agent A. H. Gray just handed me your draft for \$1798.05 being the surplus earned on my twenty year policy which matured this day; also my policy is now paid up for life and will draw annual dividends each year as long as I live.

I paid into your Company in the twenty years \$3260.00, with my paid up policy for \$5000.00 and \$1798.05 cash makes a total of \$6798.05 or a profit of \$3538.05 to me besides I have been insured for twenty years for \$5000.00. I only wish I had taken a larger policy when I was taking it.

Wishing you success, I can heartily recommend the Bankers Life for anyone wishing Life Insurance.

Yours truly,

HARRY M. HEPPERLEN.

**TWENTY PAYMENT LIFE POLICY**  
Matured in the  
**OLD LINE BANKERS LIFE INSURANCE  
COMPANY**  
of Lincoln, Nebraska

Name of insured . . . Harry M. Hepperlen  
Residence . . . . . Beatrice, Nebr.  
Amount of Policy . . . . . \$5,000.00  
Total Premiums Paid . . . . . \$1,798.05

**SETTLEMENT**  
Total cash paid Mr. Hepperlen . \$3,260.00  
And a Paid-Up Participating Policy  
for \$5,000.00

*If interested in an agency or policy contract write Home Office, Lincoln, Nebr.*

## Everything Is Guaranteed Nothing Is Estimated

Agents selling life insurance find it of distinct advantage these days to sell policies that carry absolute promises backed by the legal guarantee of the corporation.

## The Indiana National Life Insurance Company

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sells only nonparticipating insurance. It is bed rock life insurance with no frills or fancy adornments. It is the stuff that appeals to the people who want every possible dollar of protection they can buy for every dollar deposited as premium.

Our 1920 program is a progressive one that contemplates a vigorous and systematic campaign for business.

We have the policies and the agency contracts.

We have the home office equipment and territory.

We now need the men to carry the Indiana National banner into new strongholds backed solidly by the whole organization.

Last year was a banner year in life insurance. This year will be a still better one.

Address **C. D. RENICK, President**  
INDIANAPOLIS

*Open Territory for Illinois, Indiana and Michigan, with contracts that will interest you*

## WANTED WE WANT A MANAGER

in every important center in Indiana where we are not represented. Only men of ability and probity will be considered. We offer liberal commission contracts to agents and salable policies to the public. The proposition we offer is unusual. Correspondence confidential.

**GARY NATIONAL LIFE INSURANCE COMPANY**  
Gary, Indiana  
WILBUR WYNANT, President

## THE FARSEEING AGENT KNOWS

that his  
abilities linked  
up with the  
policies of

*John Hancock*  
MUTUAL  
LIFE INSURANCE COMPANY  
of BOSTON, MASS.

The demon-  
strated values  
offered your  
prospect  
WILL GAIN HIS  
CONFIDENCE.

MUST WIN ALL THE TIME

Medical Department, its Co-operative Value in Agency Work." In this paper, Dr. Toulmin discussed the company's medical department problems from the viewpoint of the home office and the field. His paper was commented on by Bolling Sibley, of Memphis; C. J. McCary, of Chicago, and R. M. Taylor, of Maine.

### Income Insurance

The closing paper of the opening day's session was a comprehensive study of income insurance by John P. Gomph, of Toledo, O. In his paper, Mr. Gomph made a strong plea for the writing of income insurance.

"Practically all companies have options of settlement to the beneficiary in some form or other," stated Mr. Gomph, "but for some time past, it has been apparent that these options were not being used to any considerable extent in any of the companies. Yet they were put in the contracts only after careful and deliberate consideration as to their desirability. We are all more or less familiar with their provisions and know the many fine arrangements that can be made by their use. Furthermore, we all believe that they are a necessary part of life insurance contracts. This being true, why is it then that greater use is not made of optional settlements to beneficiaries?"

### Settlement Options

"Some few years ago a leading agent of a company whose agents have given considerable study to the placing of income insurance policies, inquired of his home office as to what extent the company's business was being settled and how much of the new writings were being arranged for, under the settlement options. He was informed that the amount was exceedingly small then, and I understand that the ratio has not since been greatly increased.

"I took this matter up with our own actuarial department, and they informed me that these features are but comparatively used in our company and that they have no figures showing the amounts, and yet we write a special trust certificate contract in addition to the options which are in all of our regular policy forms.

"It is my belief that this same condition prevails in practically all companies, yet it is admitted on all sides that these policy features are most valuable and necessary.

### Much Discussed Topic

"During the past few months there have been held in various parts of the country, sales conventions for life insurance salesmen, and these meetings have been addressed by some of the best minds and leading life underwriters that the country could produce. And one of the most—if not the most—discussed topics, was income insurance or optional settlements. This phrase was continuously heard. Every policy old or new, for \$1,000 or \$100,000 that is intended for family support or old age support, ought to be made payable in monthly income, never in a lump sum.

### Increases the Business

"Large producers who specialize on income insurance, testify that it increases their business both in volume and in satisfaction of work well done. Either the solicitors are not sufficiently familiar with the possibilities of the options to successfully explain them or they are not alive to the opportunities that are before them. Who is responsible for these conditions? I believe the general agents, the men who are responsible for the training and instruction of the agents."

Mr. Gomph cited figures from one of the leading eastern companies showing that the average life income policy issued in 1919 was \$9,500 as compared with the average of all other forms of \$3,516.

### Diamond Bulletin Service

"Those portions of the Diamond Life Bulletin Service," he said, "giving the splendid arguments and suggestions of J. Elliott Hall, a life underwriter of signal success in placing large amounts of income insurance, should be in the hands of every agent.

"If these options are all that is claimed  
(CONTINUED ON PAGE 20)



## Provident Life Insurance Company

Bismarck, North Dakota

Insurance in Force, \$13,500,000

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C. L. YOUNG, Vice-President	H. B. BEACH, Asst. Sec. and Actuary
J. L. BELL, Treasurer	W. H. BODENSTAB, Medical Director

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## NEWS ABOUT LIFE POLICIES

New Policies, Premium Rates, Dividends, Surrender Values and all Changes in Policy Literature, Rate Books, etc. Supplementing the "Unique Manual-Digest" and "Little Gem," Published Annually in May. PRICE, \$3.50 and \$2.00 respectively.

### RATES ON "SEVENTY SPECIAL"

#### Premiums and Estimated Dividends Announced for Phoenix Mutual's New Policies

Premiums announced by the Phoenix Mutual Life for its new "Seventy Special" policies for the principal policy forms, with dividends estimated on the 3½ percent reserve basis, are as follows:

Age at Issue	Prem.	1st Div.	5th Div.	10th Div.	20th Div.
15	\$15.86	\$2.65	\$2.88	\$3.22	\$4.12
16	16.16	2.68	2.92	3.28	4.14
17	16.47	2.72	2.97	3.34	4.17
18	16.81	2.77	3.03	3.41	4.21
19	17.16	2.83	3.10	3.50	4.26
20	17.52	2.89	3.18	3.60	4.32
21	17.90	2.94	3.24	3.68	4.37
22	18.30	3.00	3.31	3.77	4.43
23	18.73	3.06	3.39	3.87	4.49
24	19.18	3.13	3.48	3.98	4.56
25	19.63	3.21	3.57	4.09	4.64
26	20.12	3.28	3.66	4.11	4.71
27	20.64	3.36	3.75	4.14	4.79
28	21.18	3.44	3.85	4.18	4.88
29	21.75	3.53	3.95	4.24	4.97
30	22.35	3.63	4.07	4.31	5.08
31	22.98	3.72	4.19	4.36	5.28
32	23.65	3.82	4.14	4.42	5.48
33	24.35	3.93	4.18	4.49	5.69
34	25.09	4.05	4.24	4.57	5.92
35	25.88	4.09	4.29	4.65	6.15
36	26.72	4.12	4.35	4.74	6.39
37	27.59	4.16	4.42	4.83	6.64
38	28.52	4.21	4.49	4.93	6.90
39	29.51	4.27	4.57	5.04	7.18
40	30.55	4.35	4.66	5.15	7.47
41	31.67	4.42	4.75	5.38	7.76
42	32.84	4.49	4.84	5.62	8.06
43	34.10	4.57	4.94	5.87	8.38
44	35.44	4.67	5.06	6.13	8.72
45	36.86	4.78	5.20	6.41	9.09
46	38.36	4.88	5.44	6.70	9.45
47	39.98	4.99	5.70	7.00	9.83
48	41.69	5.12	5.98	7.33	10.22
49	43.52	5.25	6.29	7.69	10.64
50	45.49	5.53	6.61	8.06	11.09
51	47.57	5.82	6.95	8.45	11.53
52	49.78	6.13	7.31	8.86	11.99
53	52.14	6.46	7.69	9.29	12.47
54	54.68	6.82	8.09	9.75	12.95
55	57.37	7.21	8.53	10.24	13.55
56	60.24	7.62	8.99	10.75	14.12
57	63.32	8.06	9.48	11.30	14.71
58	66.60	8.53	10.01	11.89	15.32
59	70.12	9.03	10.57	12.50	15.98
60	73.88	9.58	11.18	13.16	16.68
61	77.90	10.16	11.82	13.85	17.43
62	82.20	10.79	12.50	14.59	18.24
63	86.81	11.46	13.22	15.37	19.08
64	91.75	12.18	14.00	16.20	19.97
65	97.05	12.96	14.86	17.08	20.93

#### 20 Premium Life

15	23.59	2.52	3.04	3.84	5.95
16	23.95	2.55	3.09	3.90	6.00
17	24.30	2.59	3.14	3.97	6.06
18	24.69	2.64	3.20	4.05	6.13
19	25.08	2.70	3.28	4.14	6.21
20	25.49	2.77	3.36	4.24	6.31
21	25.92	2.82	3.42	4.32	6.39
22	26.36	2.87	3.48	4.41	6.47
23	26.82	2.93	3.56	4.51	6.56
24	27.30	3.00	3.65	4.62	6.67
25	27.80	3.08	3.74	4.73	6.78
26	28.32	3.14	3.82	4.76	6.88
27	28.86	3.21	3.91	4.80	6.99
28	29.43	3.29	4.01	4.85	7.11
29	30.01	3.38	4.12	4.91	7.25
30	30.62	3.49	4.25	4.99	7.40
31	31.27	3.58	4.28	5.05	7.59
32	31.93	3.68	4.32	5.12	7.79
33	32.62	3.79	4.37	5.20	8.01
34	33.35	3.91	4.43	5.29	8.25
35	34.12	3.95	4.48	5.38	8.48
36	34.92	3.98	4.54	5.46	8.72
37	35.75	4.02	4.61	5.55	8.97
38	36.62	4.07	4.69	5.65	9.23
39	37.55	4.14	4.78	5.77	9.49
40	38.53	4.22	4.87	5.90	9.77
41	39.54	4.28	4.96	6.11	10.05
42	40.63	4.35	5.06	6.33	10.34
43	41.77	4.44	5.17	6.57	10.64
44	42.97	4.54	5.29	6.83	10.96
45	44.25	4.66	5.41	7.11	11.29
46	45.59	4.76	5.54	7.39	11.61
47	47.03	4.87	5.69	7.68	11.95
48	48.56	5.00	5.87	7.99	12.32
49	50.18	5.15	6.07	8.32	12.71
50	51.90	5.43	6.79	8.67	13.10
51	53.74	5.72	7.12	9.03	13.50
52	55.70	6.03	7.47	9.41	13.91
53	57.78	6.36	7.84	9.82	14.34
54	60.01	6.73	8.24	10.26	14.79
55	62.40	7.13	8.67	10.73	15.27
56	64.96	7.53	9.12	11.21	15.75
57	67.70	7.96	9.60	11.72	16.25
58	70.64	8.43	10.11	12.26	16.78
59	73.80	8.95	10.66	12.84	17.34
60	77.20	9.52	11.26	13.48	17.93

#### 20 Year Endowment

15	45.04	2.17	3.52	5.55	11.04
16	46.12	2.21	3.56	5.59	11.07

Age at Issue	Prem.	1st Div.	5th Div.	10th Div.	20th Div.
17	45.20	2.25	3.60	5.63	11.11
18	45.30	2.30	3.66	5.68	11.16
19	45.39	2.37	3.73	5.75	11.22
20	45.49	2.44	3.80	5.82	11.28
21	45.59	2.49	3.85	5.87	11.32
22	45.71	2.54	3.90	5.92	11.37
23	45.83	2.60	3.96	5.99	11.43
24	45.95	2.68	4.04	6.07	11.50
25	46.07	2.77	4.13	6.16	11.57
26	46.22	2.84	4.21	6.18	11.62
27	46.37	2.92	4.29	6.20	11.68
28	46.53	3.01	4.38	6.23	11.76
29	46.71	3.11	4.48	6.28	11.85
30	46.90	3.22	4.59	6.34	11.95
31	47.11	3.32	4.62	6.38	12.03
32	47.33	3.43	4.65	6.43	12.12
33	47.56	3.55	4.70	6.48	12.22
34	47.83	3.68	4.76	6.55	12.33
35	48.11	3.71	4.80	6.60	12.43
36	48.42	3.75	4.85	6.66	12.54
37	48.76	3.80	4.91	6.72	12.66
38	49.14	3.86	4.98	6.79	12.79
39	49.54	3.94	5.06	6.88	12.93
40	50.00	4.03	5.15	6.98	13.07
41	50.49	4.11	5.23	7.13	13.21
42	51.04	4.19	5.32	7.30	13.36
43	51.64	4.29	5.42	7.49	13.53
44	52.32	4.40	5.53	7.70	13.71
45	53.06	4.52	5.65	7.94	13.91
46	53.87	4.67	5.87	8.17	14.10
47	54.78	4.75	6.11	8.41	14.31
48	55.78	4.89	6.37	8.67	14.54
49	56.89	5.05	6.66	8.95	14.79
50	58.10	5.33	6.95	9.25	15.04
51	59.45	5.63	7.25	9.55	15.30
52	60.91	5.95	7.58	9.88	15.58
53	62.53	6.30	7.94	10.24	15.88
54	64.30	6.67	8.34	10.64	16.21
55	66.26	7.07	8.77	11.09	16.58

#### Endowment at 65

15	17.91	2.62	2.93	3.39	4.61
16	18.32	2.65	2.98	3.45	4.66
17	18.76	2.69	3.03	3.52	4.73
18	19.22	2.74	3.09	3.61	4.81
19	19.71	2.79	3.16	3.71	4.90
20	20.23	2.85	3.24	3.82	5.00
21	20.77	2.89	3.30	3.91	5.09
22	21.34	2.94	3.37	4.01	5.19
23	21.94	3.00	3.45	4.12	5.31
24	22.58	3.07	3.54	4.24	5.44
25	23.26	3.15	3.63	4.36	5.59
26	23.98	3.21	3.74	4.42	5.74
27	24.74	3.28	3.84	4.47	5.90
28	25.55	3.36	3.94	4.54	6.07
29	26.41	3.45	4.05	4.62	6.26
30	27.32	3.55	4.18	4.73	6.47
31	28.30	3.63	4.21	4.81	6.75
32	29.34	3.72	4.25	4.91	7.05
33	30.45	3.82	4.30	5.02	7.38
34	31.64	3.94	4.37	5.14	7.74
35	32.92	3.97	4.45	5.27	8.14
36	34.29	4.00	4.52	5.41	8.55
37	35.76	4.03	4.60	5.56	8.98
38	37.35	4.07	4.70	5.73	9.44
39	39.07	4.12	4.81	5.92	9.93
40	40.93	4.18	4.93	6.13	10.46
41	42.94	4.23	5.05	6.44	11.02
42	45.14	4.29	5.18	6.76	11.62
43	47.54	4.35	5.32	7.11	12.28
44	50.17	4.43	5.48	7.50	13.03
45	53.06	4.52	5.65	7.94	13.91
46	56.25	4.59	5.95	8.41	14.81
47	59.79	4.67	6.26	8.91	15.81
48	63.73	4.76	6.59	9.45	16.91
49	68.15	4.87	6.96	10.03	18.11
50	73.14	5.10	7.37	10.67	19.41
51	78.80	5.33	7.80	11.38	20.81
52	85.28	5.57	8.27	12.18	22.31
53	92.78	5.82	8.79	13.10	23.91
54	101.57	6.08	9.36	14.17	25.61
55	112.03	6.35	10.00	15.43	27.41

#### Protective to 65

20	14.03	2.71	2.87	3.08	3.21
21	14.24	2.75	2.91	3.14	3.10
22	14.47	2.80	2.96	3.20	3.18
23	14.71	2.86	3.02	3.27	3.18
24	14.96	2.92	3.09	3.35	3.18
25	15.22	2.98	3.17	3.44	3.18
26	15.50	3.03	3.23	3.44	3.16
27	15.79	3.09	3.29	3.44	3.14
28	16.09	3.16	3.37	3.44	3.13
29	16.41	3.24	3.46	3.46	3.12
30	16.74	3.33	3.56	3.46	3.12
31	17.10	3.41	3.57	3.46	3.22
32	17.47	3.50	3.59	3.47	3.32
33	17.86	3.59	3.59	3.48	3.42
34	18.27	3.69	3.61	3.50	3.52
35	18.71	3.70	3.63	3.52	3.63

## The Goods --- Salesmanship

The Same Salesmanship will sell more if the thing sold is what the potential buyers want.

The Life Insurance company that appreciates present conditions will make its policies attractive.

The Farmers National Life Insurance Company has a Complete line of up-to-date policies that includes policies that can be written on any age from one day to sixty years; Policies that contain the Accidental Death Benefit without exceptions and the Monthly Income Total Disability Benefit; Monthly Income and Yearly Income Policies; Policies maturing as endowments at age 60 and at age 65; Child's Educational Endowment Policy; and "the two greatest ever" — the "Guaranteed Options" Policy and the "Complete Protection" Policy.

I can offer you as good territory as there is in Ohio, Indiana, Illinois, Missouri or Iowa. Write me — right now.

John M. Stahl, President

### FARMERS NATIONAL LIFE INS. CO.

Farmers National Life Building

3401 Michigan Ave.

CHICAGO, ILL.

## Indianapolis Life Insurance Company

Managerships open in

SOUTHERN INDIANA, SOUTHERN ILLINOIS and MICHIGAN

Write to

Home Office, Indianapolis, Ind.

Operates in Indiana, Illinois, Michigan and Texas

**"SAFE AS A GOVERNMENT BOND"**

**The OHIO STATE LIFE**

LIFE, HEALTH, ACCIDENT AND MONTHLY INCOME INSURANCE.

SEE → **LATEST POLICIES AND AGENCY CONTRACT** FOR FACTS

Operating OHIO, IND., KY., MICH. and W. VA. Write Columbus

**Insurance Office Supplies** THE NATIONAL UNDERWRITER  
1362 Insurance Exchange CHICAGO

## OHIO NATIONAL LIFE INSURANCE CO.

CINCINNATI, O.

NOW is the Golden Day of Life Insurance. It is the best time to get connected with a solid company and build a foundation for the future. Good business was never so easy to get. People believe in and are buying life insurance. The Ohio National pays agents well for their work and backs them with all its power and facilities. Territory open in Ohio, West Virginia and Kentucky, Tennessee, Michigan, Nebraska and Kansas.

A. BETTINGER  
President

T. W. APPLEBY  
Secretary and Agency Manager

### WANT ADS

One inch, one time,  
One Column wide \$3.75

NATIONAL UNDERWRITER, 1362 Insurance Exchange, Chicago, Illinois

## LIFE AGENCY CHANGES

### Aetna Life Changes

E. L. Coman, who has been associate manager of the Providence branch office, Aetna Life, has succeeded George Gossip as manager.

Robert W. Dwyer, heretofore employed as a traveling representative of the group life department, working from the home office, has been transferred to Milwaukee, Wis., with headquarters in the office of A. E. Mielenz, general agent. Mr. Dwyer will devote his attention to the development of group life and group disability business through the office of Mr. Mielenz and the Milwaukee branch office of the company.

C. H. Kilbourne has been appointed cashier at the Minneapolis branch office to succeed Miss M. Backstrum, resigned.

Earnest L. Chalifoux, former cashier of the New Orleans branch office, has been transferred to the St. Louis branch to serve in the same capacity.

James B. Corning, former cashier in the St. Louis branch, has been transferred to the Chicago branch office, where he has been appointed superintendent of accounts.

### West Coast Life Appointments

Harry Ramey, formerly supervisor of agencies for the Mountain States Life of Denver and prior to that with the Farmers National, has been appointed supervisor of agents for the West Coast Life for Colorado, with headquarters in Denver. Mr. Ramey is a young man who has demonstrated his ability as an organizer and personal producer.

The West Coast Life also announces the appointment of J. C. Braswell as district manager at Tacoma, Wash. Mr. Braswell was an instructor in ordinary to the industrial agents of the company prior to the sale of that business. Anthony R. Flood, formerly a superintendent for the Metropolitan at Eureka, Cal., has joined the West Coast force as district manager at Stockton.

### Standart & Main

Standart & Main, the well known general agents of fire and casualty companies at Denver, have been appointed Colorado general agents for the National Life of Vermont. This department will be in direct charge of L. H. Baine, who has been connected with the home office of the National for the last 10 or 12 years. He is a young man of very high standing. Standart & Main are progressive, vigorous and up to date insurance men, the partners being Frederick W. Standart and David J. Main.

### Business Shows Improvement

The Pan-American Life of New Orleans does business in Cuba, Central America and other sections adjacent to the Gulf of Mexico. Vice-President E. G. Simmons in commenting on the business in that zone says that new business in that territory runs in about the same ratio as domestic production. Business conditions are affected there as they are in the United States. Vice-President Simmons says that the company, however, is having a very favorable experience with renewal collections in the territory outside the limit of the United States. He believes that business, therefore, is gradually improving.

James D. Reeder of Indianapolis has been named as actuary of the Tennessee Insurance department.

### OPENING FOR COMPANY

Agency in Illinois, writing between \$1,000,000.00 and \$2,000,000.00 Insurance a year, is open for new connections.

Address 9-X.

Care The National Underwriter

## FRATERNAL INSURANCE

When soliciting your prospects, have you ever had one bring up the subject of fraternal societies and their insurance protection? No doubt you have. Would it not be an advantage to you to have accurate information regarding these societies so that you might be in position to give complete and detailed information to this prospect concerning them?

Last year a large number of users of our books bought copies of "Statistics Fraternal Societies" and found the book to be of service to them. This year we have made special arrangements with the publishers of this book so that we can offer it to you at publisher's price. The 1921 edition covers the operation of one hundred and eighty fraternal societies. Cost of management, benefits paid, insurance in force, membership, subordinate lodges and amount collected per \$1,000 are given for each of the past ten years. Rates, officers, assets, liabilities, comparative tables showing the results of 1920 operation and a vast amount of added information are given in such manner as to be readily accessible.

Several mortality and other tables and a department for the principal fraternal and secret societies not furnishing insurance as a special feature are included.

To have this book of 240 pages reach you by return mail at a cost of one dollar, send us authorization as follows:

### THE NATIONAL UNDERWRITER CO.

104 DUTTENHOFFER BUILDING  
CINCINNATI, O.

### GENTLEMEN:

I would like.....cop.....of the book giving complete information on fraternal insurance at a cost of one dollar a book.

Name .....

Street .....

City .....

State .....

A Penn Mutual Premium, less a Penn Mutual Dividend, purchasing a Penn Mutual Policy, containing Penn Mutual Values, makes an Insurance Proposition which in the sum of all its benefits, is unsurpassed for net low cost and care of interest of all members

### The Penn Mutual Life Insurance Company of Philadelphia

On January 1, 1909, Rates Were Reduced and Values Increased to Full 3% Reserve.

### DESIRABLE TERRITORY FOR ALERT AGENTS

Always ready to negotiate with men who can establish their capacity to pay for a reasonable volume of New Insurance regularly—good business placers steadily needed.

### Union Mutual Life Insurance Co.

PORTLAND, MAINE

Address: Albert E. Aude, Supl. of Agencies



## MEETING AT MADISON PEPPY AND PRACTICAL

(CONTINUED FROM PAGE 2)

before numerous sales congresses. He developed clearly the fact that every estate of any size is hedged about with hazards in the shape of state and inheritance taxes that greatly reduce the principal sum. He illustrated the need for life insurance to cover state and inheritance taxes. Mr. Thorp's talk on this subject is one of the greatest life insurance addresses that has ever been devised.

### Entertainment Friday Night

On Friday evening at 6 o'clock there was a buffet luncheon and vaudeville entertainment at the Monona assembly grounds across the lake. As the program stated, there was "fun and pep from the ginger-jar every minute." The luncheon was well managed and the entertainment was first-class. In addition to the professions, John L. Shuff gave a ten-minute talk. This informal gathering on the picnic grounds was one of the most enjoyable features of the meeting.

### Prof. Gardner's Paper

F. H. Scofield of La Crosse, Wis., agency supervisor of the New York Life, presided at the session on Saturday morning. The first speaker was E. H. Gardner, professor of business administration of the University of Wisconsin, who read a paper on "Making Advertising Help the Agent." Mr. Gardner, after describing the primitive condition of northern Wisconsin pioneers, said that life insurance men today are using ox-cart methods. He said that as a class life insurance men are practically doing without advertising, the greatest aid to selling distribution. He said that advertising reduces selling resistance. He pointed out that all classes of business are using national advertising. The cement dealers, milk dealers, furniture and brick manufacturers, the lumber associations and numerous other basic industries are banding together in an advertising campaign of education. Life insurance alone of the big businesses of the country is neglecting to develop business through the use of cooperative advertising. Big fortunes are being built by those who are using printer's ink generously, Professor Gardner said. Publicity has educated the buying public to the importance of all the principal commodities except life insurance.

### Importance of Advertising

He stated that 30 percent of the business men of the country regard the life insurance men as an unwelcome visitor. He said that 14 out of 15 prospects remain unsold on life insurance, although they deny themselves nothing else. He advocated advertising to arouse confidence. He said that life insurance is a fundamental utility that all should have and declared that the life insurance advertiser can trace the growth of the demand to advertising. He said that through advertising agents can become the purveyors of a known utility for which a demand is created in advance. Mr. Gardner's principal point was that although advertising can do little to sell business directly, it can accomplish wonders in the way of sweeping

aside the main objections and making the prospect see that life insurance is a necessity and not a luxury. He said that a properly devised advertising campaign can do all of the preliminary work for the life insurance man and obliterate the present hostile attitude toward life insurance salesmen which, he declared, 30 percent of the business men of the country maintain.

### Oakes and McMillen Speak

Mansur B. Oakes of Indianapolis, president of the Research & Reduce Service, gave a talk, accompanied with diagram explanations on "The Field Work on an Engineering Basis." He said that life insurance is not a business or a profession, but an engineering proposition, and that life insurance men must get right down to fundamentals and plan their work in a logical, systematic way.

Clifford L. McMillen, home office general agent of the Northwestern Mutual, scored a hit with his talk on "Building a City Agency." Mr. McMillen was the one speaker who refused to talk from the stage, but remained in the pit of the theatre while discussing the growth and developments of his agency. When he had finished with his regular talk, he was asked many questions about the conduct of an agency. It was quite evident that he had made an impression upon his hearers.

### Seller Discusses the Future

O. E. Seiler of Minneapolis, manager of the Phoenix Mutual Life, closed the morning session with his talk on "Future of the Life Insurance Man." In addition to many other things, Mr. Seiler said that the life salesman of today should sell at least 75 percent of his business on the income basis. He declared that in the future the life insurance business must bring into its ranks no new salesmen who are not trained with a course similar to that now being given at Carnegie Institute. He said that if a business is important enough to be selected as a man's life work, it is important enough to demand from six weeks to three months of training.

### Foster Strikes Popular Chord

Before the regular concluding business session commenced on Saturday afternoon, the returns of the Dempsey-Carpentier fight were announced by Martin L. Dunn, a local entertainer. When Sidney A. Foster, vice-president of the Royal Mutual arose to deliver his talk on "Meeting Objections," he emphatically declared that it was unfortunate that a man like Dempsey, who had failed to rally to the cause of his country during the war, should be returned victorious over a man such as Carpentier, who had a brilliant war record to his credit. This denunciation of the heavy-weight champion was greeted with enthusiastic cheers. Mr. Foster is one of the veterans of the business who at the same time is in close touch with the field, knows the problems of the men carrying the rate book and is able to discuss them in a practical and helpful manner.

### Scovel on Income Insurance

Charles W. Scovel of Pittsburgh, an ex-president of the National Associa-

tion, had the place on the program immediately following Mr. Foster and talked on "Income Insurance." Mr. Scovel has toured the country in company with Mr. Thorp, giving this talk, which is probably the best that has ever been arranged on the subject. As a preface to his remarks, he paid a high compliment to the Northwest Congress. He said it is the one original Congress that has made good. The idea was tried out originally in the far northwest,

later in New England, and then in the southern states, but the Northwest Congress is the one organization to come through with flying colors.

### Day Arouses Enthusiasm

Darby A. Day of Chicago, manager of the Mutual Life, closed the meeting with his talk on "Producing Prospects and Closing Business." Mr. Day, in spite of the torrid condition of the atmosphere, seemed to be fairly bursting

## 1867 THE EQUITABLE LIFE INSURANCE COMPANY OF IOWA 1921

### RESULTS OF 1920

\$254,538,407.00 of Insurance in Force.  
62,399,248.00 New Business in 1920 (paid for)

Sixty-nine per cent of all business written since organization still in force.

For information address: Home Office, Des Moines

## QUALITY INSURANCE—CHARACTER SALESMEN Wanted—Specialty Salesmen—Wanted

Any Sure Enough Salesman, who has the proper Intestinal Equipment, who is "Four Square" and willing to work; can make not less \$20,000.00 per year helping us to continue the breaking of all Life Insurance records. Great opportunity for the men who can qualify!! From May, 1919 to May, 1920, Twelve months—one year—we wrote Ten millions Life Insurance. How? Let us tell you. We have the plans; we furnish the leads. If you can qualify, write or wire.

THE LIBERTY LIFE INSURANCE COMPANY OF KANSAS  
TOPEKA, KANSAS

One SECRET OF OUR SUCCESS IS SERVICE We have a contract for you under which your income will be limited only by your activities  
A REAL PROPOSITION FOR A REAL MAN  
FEDERAL CASUALTY COMPANY, DETROIT, MICHIGAN  
Cash Capital, \$200,000.00 V. D. CLIFF, President



Southland Life Insurance Co.  
DALLAS, TEXAS

The Progressive Company of the South  
HARRY L. SEAY, President

## An Exclusive Life Reinsurance Company

THE REINSURANCE LIFE COMPANY  
OF AMERICA  
DES MOINES, IOWA.

Prompt Service Full Coverage  
Attractive Contracts

H. B. HAWLEY, President F. D. Harsh, Secretary

## YOUR OPPORTUNITY

One of the large Canadian Life Companies, well established and offering up to date policy and agency contracts, is desirous of extending its field of operations in the States of Michigan, Ohio, Pennsylvania, and Illinois. To the right men, capable of developing portions of these fields, an attractive proposition will be made. When writing, kindly state age, life insurance experience and other particulars of fitness.

Address 95-J Care The National Underwriter



## Hotel La Salle

### Chicago's Finest Hotel

Hotel La Salle has won this title with an experienced and critical public because of its happy blend of old and new ideals.

### Hotel La Salle

answers every modern demand in equipment, cuisine and service with nothing lost of old fashioned hospitality and home-like comfort.

## RARE OPPORTUNITY

### Two General Agency Openings In the State of Montana

A splendid direct Home Office contract under which a profitable and permanent business can be established is waiting for the right man.

**THE COMPANY NOW HAS MORE THAN \$76,000,000  
OF INSURANCE IN FORCE**

**The Minnesota Mutual Life Insurance Co.**  
ST. PAUL, MINNESOTA

### CONSERVATION OF BUSINESS

We are reinstating, revamping and cleaning up indebted policies for a number of Life Companies, thus standardizing and conserving the business, increasing the income, preventing lapses, and keeping the policyholders satisfied, and at practically no expense to the Companies.

Our references cover eighteen years of satisfactory service, and we respectfully solicit your patronage.

**THE OTIS HANN COMPANY, Inc.**  
10 So. La Salle St. Chicago, Illinois



C. W. Brandon

## "Velvet!"

**D**URING May, agents of The Columbus Mutual Life received checks ranging from \$100 to \$2500 each, representing special compensation for overwriting on agents they appointed during the recent agency year and previously. The Columbus Mutual overwriting compensation plan gives to agents money that otherwise would go to middle men, general agents, etc., and to "organization" expense.

If you are thinking of a change in connections, write your name and address on the margin of this advertisement and forward to C. W. Brandon, president of the company, at the home office, Columbus, Ohio. Innovations of this company are saving millions of dollars for policyholders and agents. The company would be glad to have you and your policyholders share in these millions.

with vitality and energy. After reading his paper, he laid it on the table and said: "Thank God, that's out of my system. Now I am going to talk to you." And he proceeded to talk to them in a most entertaining manner. He pointed out the opportunities of the life man. He said that there are plenty of men in the business making big money. He declared that it is the human element that life insurance salesmen must develop. He pointed out that a majority of the big men of the country have gotten on intimate terms with the people. He said that no one ever referred to the late Theodore Roosevelt as Mr. Roosevelt. It was always "Teddy." He said that the man who is able to get on an intimate basis with the people generally has the necessary quality that brings success to the salesman. He said that the life man who is called by his first name by the people of the community is just about certain of success in business.

Mr. Day cautioned against simply getting audiences with big men. He took the position that to get an interview is nothing if the salesman is not able to follow through with intelligent arguments. The average big man's time is worth from \$10 to \$15 a minute and the salesman is presuming a great deal who absorbs these minutes if he cannot fill them with something that will grip the attention of the prospect.

#### To Hold Meeting Earlier

There were no recommendations from the executive committee. M. M. Deming, superintendent of agencies of the Western Life of Des Moines, recommended that the congress meet early in the year in the future so as to avoid warm weather and to place the meeting ahead of the vacation period. He suggested May or the early part of June as the best time.

The resolutions committee, consisting of A. O. Eliason of Minneapolis, G. M. Buck of Des Moines, George T. Parlin of Madison, M. M. Deming of Des Moines, and F. L. Conklin of Bismarck, N. D., submitted the following resolutions:

"Whereas, The Northwest Congress of Life Underwriters has completed one of its most instructive and pleasurable sessions, and,

"Whereas, The success of the Congress is due to the efforts of the Madison Association of Life Underwriters and the citizens of Madison, and the speakers on the program and the press, therefore be it

"Resolved by the Congress in session, That our hearty and appreciative thanks be extended to the Madison Life Underwriters' Association, the Madison Association of Commerce, the merchants for their window displays, the citizens of Madison, the insurance press, the Madison press and to the able speakers on the program, all of whom have contributed their efforts, interest and courtesies in behalf of this meeting."

#### Provident Life & Trust Meeting

Many tributes were paid to the Provident Life & Trust and various social sessions were enjoyed by way of jubilation at its continued success, at the annual business meeting and banquet of the company's agents' association, held Friday at Atlantic City.

Isaac Miler, president of the association, made the address of welcome. Harry E. Day, secretary, made several official announcements and Samuel McClellan spoke on "The Responsibility of the Agent to His Agency." Henry Sonneborn's topic was "The Value of the Agency to the Special Agent."

#### Pickett Made President

The Pittsburgh agency of the Provident Life & Trust has recently elected officers for the year. Warren E. Pickett was chosen president. Mrs. Aimee R. Wilson was re-elected vice-president. Miss Fanny K. Dunbar was re-elected treasurer and Arthur G. Ashbrook was chosen secretary.

**"All that its  
name implies"**

The

**Square  
deal**

### Agency Contract

Write for particulars.

**Guardian Life**  
Insurance Company

Home Office, Madison, Wis.

### HOME LIFE INSURANCE CO. NEW YORK

WM. R. MARSHALL, President

The 60th Annual statement shows admitted Assets of \$7,780,735 and the Insurance in Force \$185,755,819—a gain for the year 1919 of over \$27,000,000. The insurance effected during the year was over \$40,000,000, or 63% more than in the previous year. The amount paid to policyholders during the year was over \$4,388,000.

**W. A. R. BRUEHL & SONS**  
General Managers  
Central and Southern Ohio and Northern Kentucky  
Rooms 601-606 The Fourth Nat. Bank Bldg.  
CINCINNATI, OHIO

**HOYT W. GALE**  
General Manager for Northern Ohio  
229-233 Leader-News Building  
CLEVELAND, OHIO

### FEDERAL UNION LIFE Insurance Company

Cincinnati, Ohio

has just issued a very interesting booklet  
**"Suggestions for Increasing  
Your Income"**

and would be pleased to send a copy to every  
Life, Fire and Accident Agent in  
Ohio, Illinois and Kentucky

## Rates Reduced

Premium rates reduced  
September, 1920.

All leading forms of poli-  
cies written.

Best of contracts to agents.

Two general Agencies open  
in Iowa.

Write for information.

LOUIS H. KOCH, President

**National American  
Life Insurance Co.**

Burlington, Iowa



# MODERN BUSINESS GETTING METHODS

## Most Objections Offered by Prospects Are Merely "Bluffs"—Sticking to Merits Of Life Insurance Found Best Method

By SIDNEY A. FOSTER

IT may never have occurred to some of you that you invite objections by your approach of the prospect. Every man you solicit has a different personality than any other man you have solicited. If all men were the same, you would be entirely out of business. For if all were incorrigible and unconquerable, your finish would be immediate; for no life insurance would be written; on the other hand, if all were acquiescent the home offices would be overwhelmed with applications even without your assistance. Therefore, if you work, through your work you succeed.

The soliciting salesman should seek to ascertain at the very beginning of an interview any objection that is to be overcome. Soliciting is a profession. It is not a begging effort. Begging for business cheapens the occasion to the point of disgust. But when you firmly ask the subject what is his objection to increasing his present estate \$10,000 (of course the salesman should if possible know in advance the financial ability of the prospect and be governed accordingly in the amount of the policy solicited), he is being asked a direct question he cannot well evade and you can force some direct answer.

### Man Who Says "It's None of Your Business"

I once knew a subject who said it was none of the solicitor's business. The

Sidney A. Foster is agency manager of the Royal Union Mutual Life of Des Moines. This address on "Meeting Objections" was delivered at the Northwest Life Congress at Madison, Wis., last week.

soliciting salesman's reply was an admission of this statement, but he took opportunity to present his case; that the executors or administrators of the estate of the subject would realize that he was silly to have any objections to more life insurance; provided he had a satisfactory family history, present good health, his present moral character would bear inspection, and had the means to pay the premium. Of course, if he was hard up and could not pay the premium required, such conditions would excuse him, but nothing else could. The subject probably considered he was carrying his own risk, but he was not, he was only slightly removed from being foolish to think such a thing, for if he was the provider, then the risk is on the family—the wife and children—they are the ones carrying the risk.

"You know this is true, so please answer me, what is your objection to carrying as large a line of good life insurance as your personal liabilities would require for immediate cash settlement, provided you should die during the next twelve months? As between you and me, what is your objection?" His answer was, "I have none." The business was completed and he and the salesman are now long-time friends.

### "Have All the Insurance I Care to Purchase"

Statement: "I have all the insurance that I care to purchase."

Answer: "If your house was in danger of an approaching uncontrollable fire, you would want at once a valued policy, provided the rates were cheap as they are today. If life insurance was as cheap as fire insurance would you

buy more? Do you know what the valued policy law is in fire insurance? Let me explain: Under the valued policy law, if you should insure your barn, or house, for its full, or in excess of its full value, and it should be destroyed by fire, the company would be required to pay the full face of the policy irrespective of the real value of the property. If every building was to be destroyed by fire this risk would be like life insurance and the rate of premiums made adequate. You know you would be honest, you would not over-insure the building, but you would go to the limit of your conscience. Statistics have disclosed but one building out of 700 is destroyed by fire. This makes the premium low in fire insurance. Every man must die, therefore rates of cost must be made adequate. You know you must die; that is the only way you have of getting into heaven, therefore as every man or woman having life insurance must die, the cost is fixed by this indisputable—the immutability of experience—fact.

### To What End Are You Working and Saving?

"You say you have enough insurance estate; have you? What are you working and saving for? Perhaps it is because you enjoy working and saving? Then why not save more? You work and save because you wish to have a good estate at death. If you are worth today \$1,000, or \$100,000, and you take \$1,000 or \$100,000 additional insurance on your life, you perhaps this year, or next year, but surely at some future year, you have increased your estate by as many more thousands of dollars as you have taken additional life insurance, therefore you have not all the insurance you should purchase, because you have not provided all the estate you care to leave to your family. If you have, stop working and enjoy the luxuries of the rich. In what year were you born? What month and what date in the month? You say Jan. 5, 1881. Well, in three days you will be in your 41st year, because your life insurance age is dated from your nearest birthday; today you are but 40; if you take your insurance today, \$10,000 will cost you about \$15 less annually for the next 20 years than should you wait until July 5, this year. The additional saving would be \$300, not counting interest.

### Cash May Be Needed Even Before Death

"As a business man, you realize this is your opportunity, for you must admit you do not know when you are going to die, but you admit by your industry that you wish to increase your estate. The time may come while you are living that the available cash on this policy may be needed even before your death, and surely at your death. At death your estate is subject to settlement, inheritance and other taxes; doctor's bills and funeral expenses and all debts payable; possibly you may have investments partially paid for that your family must protect, or sacrifice, or mortgages to be paid off. Your family will miss your diligent hand, and your good brain, to carry on successfully the farm, or the business, you are while living so successfully conducting. The present cost is \$424 annually for 20 years for \$10,000. A very low rate of interest, less than 4% percent on the \$10,000. Whom do you wish to name as your beneficiary in the policy?"

Another says he can invest his money

to a better advantage. This objection has been answered previously.

### For Man Who Doesn't Believe in Insurance

Another says: "I do not believe in life insurance." Do you believe in fire insurance? You do, why? Because there comes back into your own hand the insurance money with which you can rebuild. If you are dead, it is different. With no insurance on your life, you leave your family to undertake something you have not allowed any of them to do heretofore—boss your business. What is to become of that business? The home? Who is to educate your children? Who is to keep the family together. Don't tell me you are not interested. You know you are interested in what becomes of them! You are an American citizen! You love your family, your country and your God; you are not so selfish as to deny any and every reasonable provision you can make for your country and the comfort of your family when you are gone. "He that provideth not for his own household," so says the Bible, "is worse than an infidel." The fact is, my dear sir, you have never stopped to think seriously upon this subject. You have tossed it aside as unimportant, because you are well and strong and you feel that all time is yours.

### Never Start Out With Fear of Objections

Never go into the presence of a prospect with fear of objections. Lack of confidence in approach gives a psychological advantage to the prospect, as it creates a negative mental impression instantly in seven cases out of ten. The salesman must know within himself that he is offering a desirable, legitimate opportunity and has every reason to believe it should be acceptable by any prospect of sufficient financial and business capability as to deserve his call. "Hair splitting" should never worry the salesman; he should not be annoyed by it. What he has for sale is not cheap trumpery, for he is creating by contract the enlarging of estate. No other salesman carries as valuable a line of goods, for life insurance has in all its functions merit beyond the life of the insured.

### Created Determinations in Buying Insurance

There are three created determinations in the purchasing of life insurance: One is organic or a voluntary expressed desire. This is a rare case, but it is like the regulation of the bloom of the century plant. Another determination is created in an appeal to reason, and the same is made by conviction justified. Then there is the third, which is the joining of minds of the salesman and the prospect by and through enthusiasm that the minds may be in accord and belong to the great army already enrolled, but the renewals on this latter class of business written, needs and requires the same enthusiasm to prevent its lapse for the next three or four years.

### Man Who Lives for Self Has Wrong Idea

"No one dependent on me." The man who assumes to escape doing his duty and excuses himself in this remark, does a great injustice to himself and a greater injustice to his fellowmen, to society and to his country. The hungry and poorly-clad thousands he would say may remain hungry and poorly clad. This shows no pride in the civilization of the present time.

Such a man objecting to life insurance because he is alone in the world, is filled with selfishness, while the hos-



SIDNEY A. FOSTER

pitals, the orphans' homes and organized charities all need increased and increasing contributions; because the progenitors of the occupants of the hospitals and orphans' homes may not have carried life insurance; those able to pay should supply the needed funds for the care, custody and education of these dependents; giving a fair start in a world that must recognize those who make success, manhood and womanhood. Yet men say they have no one dependent upon themselves!

The man who says he has no one dependent on him has the wrong idea of life and his heart should be made right. The man or woman who lives only for self, loses the sweetest pleasure of this life and forfeits any personal claim to share in the happiness of a Great Beyond. There was such a man—he was rich and prosperous and divine history speaks of him by the name of "Dives." A man who says he will not take life insurance because he has no one dependent on him, should be made to know what happened to "Dives."

### Objections Offered Are Usually "Bluffs"

Not one objection in ten raised by the subject has any real bearing upon the issue involved. Then why these immaterial objections? Because subjects approached, having no insurance, dread an examination or do not wish to give up their money for the premiums. You and I know the man who is a liberal insurer is the most favorable of prospects. Such prospects realize the value of the indemnity. The salesman in any line must show and demonstrate truthfully the value of the article he offers for sale. He must believe in it himself; have confidence in the company he represents and stick to the one proposition, and not be driven from his position by any objection not material to the case, and there can be no objection accepted unless it is impaired physical condition or financial inability to pay the premium. Generally objections presented are but "bluffs" to disconcert the advocate of life insurance, and it does no harm to sometimes tell the subject so. In the last analysis there is no objection you cannot overcome by sticking to the merits of the article you offer. Live with it, eat and sleep with it; admit you are a "crank" upon the subject, justified by what life insurance has done as testified by its general acceptance in our country at large and make your logical conclusion to apply to the individual case in hand.

## Improved Disability Provision

Claim may be made as soon as disability occurs—no probationary period.

Payments begin immediately on approval of claim—no probationary period.

Monthly payments, lifelong, conditioned on permanence of disability.

Immediate waiver of future premiums—no waiting until next anniversary.

Full amount of insurance paid when insured dies, without deduction for disability payments or for premiums waived.

This new disability provision brings the service of America's oldest legal reserve life insurance company still closer to the needs of the insuring public.

For terms to producing Agents address

### The Mutual Life Insurance Company of New York

34 Nassau Street, New York



### \$50.00 A WEEK FOR LIFE

while totally disabled from either injury or illness. \$6,000.00 for death by ordinary accident, \$12,000.00 for Travel accident

### AND IT ONLY COSTS \$56.00 PER YEAR

Our top salesman made \$12,000.00 last year. Does it interest you? If so write

**BUSINESS MEN'S ASSURANCE COMPANY**  
W. T. GRANT, Vice-President. KANSAS CITY, MISSOURI

## Are You Permanently Established?

Write for Territory  
Pennsylvania—Ohio—West Virginia  
**PHILADELPHIA LIFE INSURANCE CO.**  
PHILADELPHIA



### To The Man Who Is Willing—and WILL

We are prepared to offer unusual opportunities for money-making NOW and creating a competence for the FUTURE.

For Contracts and Territory, Address  
**H. M. HARGROVE - President**  
Beaumont, Texas

## Chicago National Life Insurance Company

CENTURY BUILDING, STATE AND ADAMS STS.

JUST LICENSED BY ILLINOIS STATE DEPARTMENT

First 10,000 shares sold, over \$100,000 deposited with State

**WANTED: First class agency men; must be of undoubted experience and ability**

Rates per \$1000.00, age thirty, includes Double Indemnity for accidental death from any cause and a premium waiver with \$10.00 monthly income disability.

Ordinary Life.....	\$21.02	Endowment Age 50.....	\$44.82
20 Payment Life.....	31.12	Endowment Age 55.....	33.15
20 Year Endowment.....	44.82	Endowment Age 60.....	29.52
Coupon Bond.....	35.71	Endowment Age 65.....	25.78
Endowment Age 85.....	22.37	Endowment Age 70.....	20.42

District Manager wanted for Cincinnati and surrounding territory.

**THE GEM CITY LIFE INS. CO., Dayton, Ohio**

## PENN MUTUAL AGENTS IN ANNUAL MEETING

(CONTINUED FROM PAGE 14)

for them," he said in conclusion, "they should be very generally used, if not, what is the use of just filling up the contract with only a talking point?"

### Durham Made President

J. Edward Durham of Philadelphia was elected president of the Penn Mutual Agency Association. Other officers chosen were: First vice-president, Hugh M. Willett, Atlanta, Ga.; second vice-president, J. H. Harrison, Denver; secretary, J. C. Biggert, Pittsburgh; treasurer, B. C. Filler, New York; assistant secretary, Charles J. Iredell, Cincinnati. William H. Kingsley, vice-president of the company was the first speaker on the second day delivering a splendid address on "Conservation of Business." Michael A. Brown spoke on "Reducing the Lapse Ratio." Charles S. Hume has as his topic "Service." "Conservation of Estates, Business and Credits," was the theme of William J. Amos. Mr. Amos' presentation of the subject was discussed by C. C. Miller, Tracy Acosta, Jr., and M. J. Miller. On the evening of the second day there was a complimentary theatre party given by the company.

Maurice E. Goulden was the first speaker on the third day with his talk on "Agency Developments." W. A. Courtwright and Galus W. Diggs talked informally on the same subject. "Hard Time Reasons for Insuring" was handled by C. R. Walker.

### Address by Actuary Gibb

J. Burnett Gibb, actuary, opened the meeting on the last day with a paper on "The All Around Value of our Present Policy Contracts." Mr. Gibb's paper was briefly discussed by Daniel Duffy, John E. Norman and E. R. Eckenrode. "The Field Man's Greatest Need," was outlined by John E. Murray and further explained by J. P. Sommerville, C. F. McFord and J. W. Clegg. H. C. Lippincott, manager of agencies, spoke on "How Can the Home Office Be More Helpful to the Agency Force." H. Y. McPherson, A. P. Chalmers and B. G. Brandon spoke to the same subject. On the evening of the final day there was a banquet, the principal Philadelphia, associate counsel of the Penn Mutual Agency Association and Lincoln K. Passmore.

## "HIGHLY SCIENTIFIC" SALES IDEA OVERDONE

(CONTINUED FROM PAGE 5)

indeed the wrong way to sell goods, whatever those goods may be.

Bearing in mind that there are three stages of a sale—first, the approach; second, the proposition; and third, the close—it should be remembered that many salesmen overlook the opportunity usually given them in the approach to register a creative thought in the mind of the purchaser. The usual greeting made by a man when called upon by another is, "Well, what can I do for you?" The answer to that is usually, "I have a proposition to show you." "I want to sell you so and so," or, "Will you give me fifteen minutes of your time to present a proposition to you that will, I am sure, interest you?"

These replies are all bad form. A man should answer, graciously but positively, "You really cannot do anything in particular for me. I came here to do something for you, and for my firm. May I present the proposition?"

Now, extreme care should be used in making such response, for many men are thin-skinned and easily offended or antagonized, and in that condition or frame of mind are not receptive, however good your arguments may be. If, however, you have presented the thought that it is something for him that you want to see him about, presented to him in the right way and it takes root, your proposition, which follows this approach, will take root, be better understood and more likely desired than if the proposition comes to him while he is in a frame of

mind that he is going to, or is expected to, do something for you.

Now, it frequently happens that much time elapses between these three stages of the sale. Sometimes—and of that you must be the judge—it is not wise to make any part of your conversation at the first interview, nor even to culminate your approach. If you are a student of human nature (and you must be, or you would not be trying to sell goods) you should quickly determine upon meeting a man whether he is in a proper humor for you to present a proposition. If you observe that he is impatient, anxious to get rid of you, resume his work, or if he is cranky or disagreeable, please him by saying something about someone he knows, something he is interested in, tell him you just came in to get acquainted with him, would be glad to see him some other time—and go on your way, to return at a more favorable time. Don't tell a man who is in that sort of humor that you can do something for him, but let him think that he has done something for you by enhancing your acquaintance, and leave the field so that you may come back to it to complete your approach, and possibly to present your proposition.

### Visit on His Hobby

Then there are times when, at the close of presenting your proposition, you note, by a remark or the attitude in general, that you have not made a sale, and while your prospect was interested and possibly you could close him, it is not wise to attempt it at that time. It leaves a better impression with him if you will say, "Mr. Brown, I thank you for the time you have given me, and for the serious consideration you are giving my proposition. I know you are interested in it, but I know, too, that you are a conservative man and a good business man who desires to think these things over. So I leave these thoughts with you and will see you some other time." And before departing, visit on his particular hobby for a few minutes. You will find that it will frequently keep you longer than a few minutes, but your time is well spent.

Then, having completed your approach and your proposition, your next visit should be confined wholly to the closing argument. The next time you go into that man's office, go in prepared to get that man's signature and his money, and to give him full value received therefor. Review thoroughly the case as it pertains to him. Be able to say—and say honestly—to him that you have been doing that, and that you know he has come to a conclusion undoubtedly the same as yours. The assumption on your part, if backed by real thought and sincerity, will carry so much weight with him that your case may be won—if the sale is possible there.

### Interviews With Big Men

In the larger cities, interviews with big men are sometimes found difficult—not because of the man himself, for the bigger the man, the easier he is to interview, and the more quickly he will see the salient features of any proposition. He is a better reasoner, is used to coming to decisions, knows what he can do and, above all, appreciates the value of time and will, therefore, not waste yours, and his unless you can be of mutual benefit to each other. The difficulty in seeing these men is due, usually, to an officious secretary who, having an exalted opinion of the employer's importance and his schedule of time, feels that he is not interested in anything but his own business and that you, therefore, are an interloper and general nuisance if you desire to see him on anything other than that with which the secretary is familiar and can determine whether his, or her, employer would care to devote any time and thought to listening to you. Much more tact is necessary in getting by secretaries than getting sufficient time of the principal.

### Can't Browbeat Way In

There are many people who believe that it is necessary to fight their way into anything; they can browbeat and argue the secretary down. If the secretary is inexperienced, timid by nature, this sort of thing is successful—but successful only to the end of gaining an interview, and not gaining a sale, for the simple reason that however adroit, however thoroughly self-governed a man may be, he cannot fight his way into a man's private office, quarrel with his representatives, and immediately change about face and become affable, magnetic and capable of coolly presenting a proposition that is of importance to each, and the consummation of which he naturally desires to bring about.

## HOTEL WISCONSIN

Big Hotel of Milwaukee

HEADQUARTERS for INSURANCE MEN

500 Rooms—400 with Bath